JOHN BULL

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For meaning of this number see page 23.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

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Among the Books.

John Bull's Post-cards.

The Cartoon.

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John Bull's Womenfolk.

The Hurly Burly.

Bull's Eyes. Letter Bag.

Racing Notes, etc.

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The New Prospectus just issued by the Mercantile Bank of London deals very fully and minutely with the increased benefits and advantages that can now be secured by Country Customers with London Banks. The question of Current Accounts for small Traders is dealt with, also the vexed point of interest on deposits. A new departure on the part of London Banks, *i.e.*,

Guaranteed Bankers' Cheques

is fully discussed and explained, and a chapter devoted to Banking Profits and the Public is well worth the careful perusal of those who have banking accounts or contemplate opening a banking account in London.

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It is an admitted fact that prevention is better than cure, and in no sense is it more true than in regard to bodily health. What may at first be but a slight ailment may, if allowed to go unchecked, develop into a real danger—only to be removed at the expense of much sacrifice and suffering. It is well, therefore, to understand that, taken in time, BEECHAM'S PILLS will quickly go to the root of the trouble and prevent serious illness.

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JOHN BULL.

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Vol. V. No. 111. Saturday, July 18th, 1908. One Penny.

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THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

What has become of the adventuress "Madame de St. Lysle," who has been hawking around the press a wickedly false story—supported by spurious documents—concerning Mr. George Wyndham, M.P.?

The Licensing Bill is doomed. It will be thrown out by the Lords; and the Government will *not* go to the Country on it.

When is the salary of the President of the Board of Trade to be increased to £5,000? We wouldn't take on the job for double the money. But there are plenty who would. And what about the L.G.B.?

Apropos the decision of the Labour Party to attend no more Royal receptions, what will happen when Mr. Keir Hardie or Mr. Victor Grayson, is called upon to form a Ministry?

By the way, before we finally lose sight of the late Chief Whip, we should like to ask who won that £1,000 bet about the Blackburn Brewery.

What is this? When we introduced our Dormant Bank Balances and Unclaimed Securities Bill, Sir Henry Kimber, on behalf of the Bankers, in moving its rejection, denied our assertion that the banks were in the habit of observing silence about old balances. Now, Sir Henry is a director of the Capital and Counties Bank, and he has evidently been making inquiries, with the result that there now lies before us a letter, written to a customer of that bank, informing him that there is a balance to his credit on an old account, and proposing to transfer it to his current account. So far, so good. But what about the heirs of dead people? Come, Sir Henry.

In our issue of June 20th, under the heading of "A Semi-Barbaric System," we referred to the denial by the English Law of the legitimacy of children born before their parents' marriage. We wrote in the interests of innocent children who, through no fault of their own, are considered in England scarcely human, while in Scotland they have full rights under the Law. England, in fact, is the only Christian country in the world where the marriage of parents does not legitimatise the pre-nuptial children, thus preventing the later offspring from ousting their elder brothers and sisters from property left to be divided between them all.

Now, by the Canon Law of the Christian Church, the children born before marriage are made legitimate by subsequent marriage. The Archbishop of Canterbury was appealed to some years ago, and he replied it was "a very interesting subject," and that he would be seeing some of his legal friends "next week," and would discuss the matter with them! As, however, his grace has not, so far as we know, vouchsafed to the world the result of this consultation, we will refer him to two cases decided in recent years. A London merchant had three children who were known by his name. Having subsequently married the lady, and being a Catholic, he had them registered by the priest as his legitimate children according to the Canon Law. On the day after his marriage he made a will to this effect: "I give to my dear wife all that I possess in trust for her life and at her death to be equally divided among *all my children by her*, and I leave her my sole executrix." This will was disputed by the next-of-kin. The Court of first instance gave a verdict in favour of the children; the case was taken to the Court of Appeal—which held that there could be no doubt about whom the testator intended to leave his money to, and pronounced for the children. Then the case was taken to the House of Lords, who reversed the finding of the Court below, cut the will into two parts, viz., giving the widow the income of the estate for her life, and directing that at her death the property was to go to the next-of-kin, thus leaving the children destitute.

The other case was heard before Sir Francis Jeune. The plaintiff, a Colonel in the English Army, petitioned to have his legitimacy established according to Scotch Law on the ground that his father had a Scotch domicile. The Colonel had never lived in Scotland, was born in Wales, and his father afterwards married his mother in Liverpool. It was not till after his father's death that the Colonel learnt that by English Law he was illegitimate. Sir Francis Jeune held the petitioner had established his father's Scotch domicile and pronounced his legitimacy according to Scotch Law. Now, imagine that these two cases had come before Sir Francis Jeune on the same day. In the

first case he must have declared the children to be illegitimate, and in the second, although the child was born in Wales and the parents married in Liverpool, a decree of legitimacy would have been pronounced; and yet we speak of England and Scotland as parts of the "United" Kingdom!

Though one at a time may be good fishing, there are other businesses besides banking in which unclaimed money and property should be accounted for to the State. Some people would be surprised to learn how much property is held by the older firms of house and estate agents whose owners have either died or disappeared. In many instances it is beyond human possibility that any claimant would now turn up, and the fact that only heads of such firms have the information relating to the properties, makes them perfectly secure in drawing and appropriating the rents. We happen to know something of the inner working of one of these firms, which has expanded its business so as to include a large furnishing establishment, in addition to house and property and insurance. This was done on unclaimed rents and other income from unclaimed property. Take another instance. Some years ago an eccentric individual, who owned a whole street of houses in the West End, and was often to be found wandering to the ends of the earth, disappeared altogether. There was some talk at the time of finding relations, but the property for years after remained in the hands of the agents. There is practically no end to the wealth which might be legitimately attached by the Chancellor of the Exchequer. And that without injustice to anyone. Talk about broadening the basis of taxation! Broaden the basis of annexation!

The season has now commenced for ladies and gentlemen to swim across to France rather than take the boat from Dover to Calais. Wolffe has had to retire when close to the French shore; and being now convinced that nobody will ever swim from England to France except he has the luck of old Nick, now decides that the thing is to get from France to England. These attempts to swim the Channel are much like attempts to reach the North Pole. Nobody has ever reached it except the unknown Scotsman who is refrigerated on the top of it, and nobody ever yet swam across Channel except Captain Webb—but that is a long time ago! Still, the Englishman—Holbein and Wolffe don't sound quite English, but let that pass—never knows when his solid, or fluid, beef is beaten. If he is a swimmer he longs to conquer the Channel just as, if he is an owner of gee-gees, he longs to win the Derby. The Channel, however, is the more difficult course, and, in addition, he has to do it himself. Some day, we doubt not, an English swimmer will beat the tides, and then the men who sustained him with nutritious meat juice, and the others who inspired him with gramophonic music, will arise and claim the victory.

If there should chance to be any more Mahatmas about in this country, they cannot be too careful. That Holy Man of the East, Agamya Guru, who has been carrying on the holiness business in Hampstead among young ladies whom he attracted to his house by means of a newspaper advertisement for typists, now knows the difference between England and India. Agamya, after several interviews with Mr. Plowden, the Marylebone magistrate, has now changed his flowing silken robes and turban for garments more suitable for a holy man who is doing four months for assaulting English women. According to the counsel who defended him, Agamya believes that by long years of study he has arrived at a period when he is not only in communion with the eternal spirit, but is as much a god as the eternal spirit itself. But not for four months will Agamya tell that story in England again; not even to the Marines. And he mustn't try it on the warders.

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Undoubtedly the success of Count Zeppelin's new airship has set a fresh problem for the British War Office, and likewise, we may add, for the British taxpayer. The Zeppelin airship has now attained a speed of 34 miles an hour, and remained in the air for 12 hours. When it fulfils the German test of remaining 24 hours in the air, with power to manœuvre over land or sea beyond the range of projectiles, the German War Office have undertaken to purchase it for £100,000. Having regard to its accomplishment, the test has ceased to be formidable. Here, then, is a warship of the air—made in Germany—compared with which our own "Nulli Secundus" is but an old-fashioned, out-of-date toy. We are at present mistress of the sea; but it looks as if the future is going to be with the Power which becomes master of the air.

When we are forced to conceive a fleet of German Zeppelins dropping explosives on an enemy's warship, or into his fortresses and coast defences, while themselves beyond reach of shell or bullet, it seems about time to think of a British fleet of airships making early arrangements for a similar performance. But before that fleet is possible to Britain, the British taxpayer will have to find rather more cash for it than he is doing at present. If it is worth while for us to build a "Nulli Secundus," which not only isn't second to none, as its name implies (but is more likely Facile Ultimus), it is worth while to build one a few points better than the best airship of any other Power. Tennyson's vision of the nations grappling in the view has now become one of the probabilities of warfare, and, willy-nilly, we must be ready—The Hague Conferences notwithstanding.

Somebody has been trying to hoax the Isle of Wight Board of Guardians. That at least is what we gather from a letter which the Clerk of that august body has received in the course of business. "Dear Sir," it runs, "for some time past I have been trying to get work, but without success. I am told that under Act 43 Elizabeth, cap. 2, it is the duty of the Guardians to find work for the unemployed at reasonable wages. I therefore apply for you to do so. Can cook for hotels and private families, and can also do housework. I am, sir, yours obediently, Mary Sykes." Elizabeth died a long time before Queen Anne, and if Mary is a genuine applicant, we fear she will have to throw herself on the rates in the ordinary way or go into the workus. That Act of 43 'Liza was undoubtedly a beneficence in many ways. In fact, it is one of the most famous social Acts which ever got upon the British Statute Book. It was supplementary to many other Acts dealing with the employment of people who needed a job and were unwilling to be whacked in various ways if they didn't get one.

For instance, there is that Statute of 14 Eliz. c. 5, by which it was ordained that within every city and town corporate by appointment of the Mayor and other head officer, and in every market town or other place where the justices should think meet, should be provided a stock of wool, hemp, flax, iron, or other stuff, as that country was most meet for, and being wrought to be delivered to governors and collectors of the poor. This done, any person refusing to work on the same, or begging, or living idly, or taking such work and spoiling or embezzling it in such wise that, after monition given, the minister, churchwardens, collectors, and governors thought such person not meet to have any more work delivered to him, was to be taken in convenient apparel meet for such a body to wear to the house of correction established by the Act aforesaid, and there straitly kept, as well in diet as in work, and also punished from time to time. But 'Liza is dead; and Mary, if she cannot get work, must get married.

Our dearly-beloved contemporary, the *Pall Mall Gazette*, has been waxing eloquent on the subject of betting. Commenting upon the loss of fines due to the Street Betting Act, it says: "No one can grudge the price paid for a most necessary reform. What we want is more of the same kind." Hear, hear, and Quite so. But wouldn't it be a little more consistent of the *P.M.G.* to leave out its Racing Intelligence and its Winning Tips?

The reference by Mr. Haldane to the qualifications required by a War Minister—"the patience of Job, the temper of a saint, and the hide of a rhinoceros"—was an obvious crib from Mark Twain's dictum, that the pressman should possess "the eye of a hawk and the skin of a rhinoceros." It goes without saying that he must also possess the other attributes—unlimited patience and seraphic temper.

Here are some advertisements from the *Piccolo*, of Trieste:—

That very charming person who sends me postcards to Ponterosso Street with the signature M. S. is requested to reveal herself, as I desire to make her acquaintance.

If you desire the acquaintance of the person who sent you postcards, try to find out a way.—S.

To my angel, to my enchanted siren, to my shining star, visible wherever the earth breaks out into flowers. My greeting, my idealistic thought! Thy forgetfulness. . . .

My rose-blossom. My affection for thee grows ever livelier and stronger. In my very passionate remembrances I think, think ever of thee. Be wholly mine, be my life. Ardentissimi.

Serene sky. Neither distance nor fear can dissipate the love which I feel for thee. I will only leave thee in peace when I know that everything is forgiven me. Write at once to the Austrian Lloyd Office at Trieste.

My Oscar. The handkerchief put me into a state of great confusion. It is true that I waited until the morning and then until after dinner. Thine to infinity, Rosetta.

Was it a dream or reality that I beheld thee? Oh! delicious moment in which thy fascinating eyes

first case he must have declared the children to be illegitimate, and in the second, although the child was born in Wales and the parents married in Liverpool, a decree of legitimacy would have been pronounced; and yet we speak of England and Scotland as parts of the "United" Kingdom!

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Undoubtedly the success of Count Zeppelin's new airship has set a fresh problem for the British War Office, and likewise, we may add, for the British taxpayer. The Zeppelin airship has now attained a speed of 34 miles an hour, and remained in the air for 12 hours. When it fulfils the German test of remaining 24 hours in the air, with power to manœuvre over land or sea beyond the range of projectiles, the German War Office have undertaken to purchase it for £100,000. Having regard to its accomplishment, the test has ceased to be formidable. Here, then, is a warship of the air—made in Germany—compared with which our own "Nulli Secundus" is but an old-fashioned, out-of-date toy. We are at present mistress of the sea; but it looks as if the future is going to be with the Power which becomes master of the air.

When we are forced to conceive a fleet of German Zeppelins dropping explosives on an enemy's warship, or into his fortresses and coast defences, while themselves beyond reach of shell or bullet, it seems about time to think of a British fleet of airships making early arrangements for a similar performance. But before that fleet is possible to Britain, the British taxpayer will have to find rather more cash for it than he is doing at present. If it is worth while for us to build a "Nulli Secundus," which not only isn't second to none, as its name implies (but is more likely Facile Ultimus), it is worth while to build one a few points better than the best airship of any other Power. Tennyson's vision of the nations grappling in the view has now become one of the probabilities of warfare, and, willy-nilly, we must be ready—The Hague Conferences notwithstanding.

Somebody has been trying to hoax the Isle of Wight Board of Guardians. That at least is what we gather from a letter which the Clerk of that august body has received in the course of business. "Dear Sir," it runs, "for some time past I have been trying to get work, but without success. I am told that under Act 43 Elizabeth, cap. 2, it is the duty of the Guardians to find work for the unemployed at reasonable wages. I therefore apply for you to do so. Can cook for hotels and private families, and can also do housework. I am, sir, yours obediently, Mary Sykes."

Elizabeth died a long time before Queen Anne, and if Mary is a genuine applicant, we fear she will have to throw herself on the rates in the ordinary way or go into the workus. That Act of 43 'Liza was undoubtedly a beneficence in many ways. In fact, it is one of the most famous social Acts which ever got upon the British Statute Book. It was supplementary to many other Acts dealing with the employment of people who needed a job and were unwilling to be whacked in various ways if they didn't get one.

For instance, there is that Statute of 14 Eliz. c. 5, by which it was ordained that within every city and town corporate by appointment of the Mayor and other head officer, and in every market town or other place where the justices should think meet, should be provided a stock of wool, hemp, flax, iron, or other stuff, as that country was most meet for, and being wrought to be delivered to governors and collectors of the poor. This done, any person refusing to work on the same, or begging, or living idly, or taking such work and spoiling or embezzling it in such wise that, after monition given, the minister, churchwardens, collectors, and governors thought such person not meet to have any more work delivered to him, was to be taken in convenient apparel meet for such a body to wear to the house of correction established by the Act aforesaid, and there straitly kept, as well in diet as in work, and also punished from time to time. But 'Liza is dead; and Mary, if she cannot get work, must get married.

Our dearly-beloved contemporary, the *Pall Mall Gazette*, has been waxing eloquent on the subject of betting. Commenting upon the loss of fines due to the Street Betting Act, it says: "No one can grudge the price paid for a most necessary reform. What we want is more of the same kind." Hear, hear, and Quite so. But wouldn't it be a little more consistent of the *P.M.G.* to leave out its Racing Intelligence and its Winning Tips?

The reference by Mr. Haldane to the qualifications required by a War Minister—"the patience of Job, the temper of a saint, and the hide of a rhinoceros"—was an obvious crib from Mark Twain's dictum, that the pressman should possess "the eye of a hawk and the skin of a rhinoceros." It goes without saying that he must also possess the other attributes—unlimited patience and seraphic temper.

Here are some advertisements from the *Piccolo*, of Trieste:—

That very charming person who sends me postcards to Ponterosso Street with the signature M. S. is requested to reveal herself, as I desire to make her acquaintance.

If you desire the acquaintance of the person who sent you postcards, try to find out a way.—S.

To my angel, to my enchanted siren, to my shining star, visible wherever the earth breaks out into flowers. My greeting, my idealistic thought! Thy forgetfulness. . . .

My rose-blossom. My affection for thee grows ever livelier and stronger. In my very passionate remembrances I think, think ever of thee. Be wholly mine, be my life. Ardentissimi.

Serene sky. Neither distance nor fear can dissipate the love which I feel for thee. I will only leave thee in peace when I know that everything is forgiven me. Write at once to the Austrian Lloyd Office at Trieste.

My Oscar, The handkerchief put me into a state of great confusion. It is true that I waited until the morning and then until after dinner. Thine to infinity, Rosetta.

Was it a dream or reality that I beheld thee? Oh! delicious moment in which thy fascinating eyes

> fixed themselves upon me! No, it cannot be true, Oscar, it is not possible that thou shouldst be capable of striking me such a blow.

Clearly the Britishers have a lot to learn in the art of "love-making"!

In the interests of history, will Mr. Balfour kindly supply us with accurate measurements of his head, and Mr. Alex. Cross, M.P., of not less accurate measurements of his hat? At the end of a recent debate, members who were crowding into the House from the division to hear the figures read observed the elongated leader of the Opposition, from under the hat of Mr. Cross, addressing himself to the Chair on a point of order. We may explain to those of our readers who do not know, that in accord with established precedent and practice any member who wishes to raise a point of order in such circumstances is compelled to borrow somebody's hat and put his head in it if he cannot find his own. The historic point to be settled in this case is whether Mr. Balfour's head wholly disappeared under Mr. Cross's hat, or whether Mr. Cross's hat occupied a position of precarious balance on Mr. Balfour's head. The observers differ; some take one view and some another. Our pious contemporary, the *Daily News*, takes both views at once in different parts of the paper. There is a story that Lord Rosebery once went into a Parisian shop to purchase headgear. "Sare," said the hatter, who did not recognise his visitor, "you haff a vare long head"; this after measuring the old hat one way. "And, sare," continued the hatter, when he had measured the other way, "eet ees as tick as eet eees long." It may be that Mr. Cross's hat fitted Mr. Balfour's head in the long part, but not in the thick part. We regret that we were not present on the inspiring occasion.

Mr. Keir Hardie wants to eat his cake and have it. Nobody will contend, least of all Mr. Hardie himself, that he has been unduly reticent either inside or outside the House in expressing his opinions about various members of the Royal Family; yet as a member of the House he has received the usual Royal summons to the King's garden parties and similar social functions. Habitually he has refused to attend any of them; and now, because the Lord Chamberlain did not send him an invitation to this year's party, which he admits he wouldn't have attended anyhow, he makes a ridiculous fuss. Now let us put the matter in this way. Supposing we had asked Mr. Keir Hardie to dine and take uninebriating refreshment with us times out of number. and he had habitually refused because he didn't approve of the way we did our hair, or something; would it be nice on his part to charge us with inhospitality because we saved our postage stamps and struck him off the list? Mr. Hardie has got the notion into his head that the King wants to muzzle him or punish him for his recent remarks about His Majesty's visit to the Czar. But, of course, that is all footle. The King has too much good sense to care a bawbee what Mr. Hardie says about him, and the plain, blunt truth is that nobody else whose opinion counts cares either. Mr. Hardie is played out.

One of the lamentations of the Home Office is that the revenue from police-court fines has woefully slumped since the passing of the Street Betting Act. When the Home Office circularised the Metropolitan police-courts as to the loss of revenue, it didn't know, of course, what the answer of the magistrates would be. The officials have now had their darkness lightened. Before the Act was passed, the fines for three years were respectively, £19,125, £26,475, and £29,715; now many of the Metropolitan courts are returning a shortage of from £1,000 to £2,000 a year. Taking the country as a whole, therefore, it is probable that the annual loss to the Home Office has run to huge figures. If all this had resulted in the suppression of the street bookmaker and the small backer, it may be that the price would not be too high. But what has happened? The bookmaker, driven out of the street, notified his former customers that he would receive the bets of his clients as a commission agent, or else he has got his agents in the shops and factories—or started a "club." Thus the Street Betting Act has made very little, if any, difference in the volume of the betting business formerly done in the public thoroughfares. Indeed, one Metropolitan magistrate has expressed the opinion from the Bench that the Act has rather tended to an increase in betting among working men. However, now that the evil is out of sight, our dear brother Stiggins is satisfied.

We are afraid that Lord Crewe is not beginning well at the Colonial Office. The people of Trinidad are up in arms against his action in appointing a London Director of the Trinidad Dock and Engineering Company. The Government have guaranteed interest upon the capital of the Company, and stipulated that as long as they are liable to pay the subsidy, they, or the Crown Agents, may appoint a director, such director not being entitled to any remuneration from the Company. A proposal was submitted to the Finance Committee of the Legislative Council of Trinidad to appoint a recently pensioned official of the Government as director and to pay him £250 a year. But this proposal was rejected. Now Lord Crewe has intimated that he has made the appointment at the salary of £250. Into the merits of the matter, so far as the appointment is concerned, we do not enter. It is the way in which Lord Crewe informed the Council of his action to which exception is taken. He wrote to the Governor of Trinidad as follows:

> I must request you to take the vote of the Legislative Council for the amount of the remuneration payable to Mr. McCarthy, namely £250 for the year. The vote must be carried if necessary by the use of the official majority.

Surely that was a very unwise instruction? Lord Crewe claims the right to appoint to an office, which he undertook should be unpaid, and when the people of the Colony concerned protest against a salary, he instructs the Government to force the nomination through by means of the official members of the Council. Technically Lord Crewe may be within his right, but the use of the official majority to vote money which the representatives of the Colony object to pay, is a stretch of authority which, if persisted in, can only end in serious disaffection.

They seem to read the Army Regulations strangely up in Scotland. The other day Mr. Haldane was questioned as to the degradation, for alleged disobedience, of Private J. Rennie of the "A" Squadron of the Fife and Forfar Imperial Yeomanry. It seems that during the whole time the regiment was in camp near Cupar, the weather was excessively hot, and on the day of the incident Rennie had been on heavy work looking after the horses. He complained that he had too much to do, and finally struck work. As to whether his complaint was just or not, we have no information. Our concern is with the way in which he was treated. He was put under arrest and confined to tent for two or three days. Finally he was stripped of the ornaments of his jacket and was marched out of his tent in front of the whole regiment. His buttons were cut off, and he was drummed out of it. This was very irregular and improper. It carries us back to the practice of 100 years ago. In those days a man who had been disobedient was taken by the smallest drummer boy to the gate and there his further progress outwards was assisted by a kick. But all that is changed. Rennie might have been discharged. It was against the King's Regulations to drum him out. Mr. Haldane, as usual, knows nothing about the occurrence, but he has promised to make enquiries. Let us hope that those

enquiries will carry him farther than some others he has been making of late.

More "howlers" from the schools. "Bigamy is when a man tries to serve two masters." "A lie is an abomination in the sight of the Lord, but a very present help in time of trouble." "The liver is an infernal organ of the body." "The bowels are five in number, a, e, i, o and u." "The Priest and the Levite passed on the other side because the man had been robbed already." "Soldiers live in a fort; where their wives live is called a fortress." "A buttress is the wife of a butler." "A schoolmaster is called a pedigree." "Filigree means a list of your descendants." "The wife of a Prime Minister is called a Primate."

THE LICENSING BILL.

You ask me why I sit and sigh.
My word, man, can't you think?
There's not a pub. within six miles,
Where I can get a drink.

But wait until next Saturday,
Three gallon jars I'll fill
With sparkling, foaming, glorious beer,
By gee, I'll have a swill.

The blooming Liberal Government
Shan't have it all their way.
I still will have my Sunday drink,
While for it I can pay.

And if they in their wildest mood,
Should shut up every pub.,
I'll have my drink, I'll not be done,
I'll join the Liberal Club.

HARRY W. BROWN.

What is Your Number?

OUR WEEKLY BALLOT FOR FIFTY HELPERS AT A GUINEA APIECE.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published on this page.

To each of the holders of copies of JOHN BULL bearing any of such numbers we will, upon production of a sufficient portion of the cover to identify the date and number, pay the sum of ONE GUINEA, in return for his (or her) using his best endeavour for one week to increase our circulation.

The following claims have been received for issues of MAY 23RD, 30TH and JUNE 6TH:—

G. P. HOLLAND, 13, Bristol Road, Edgbaston, Birmingham. (No. 104—May 23rd.)
JOHN A. BAIRD, 79, Lower Leeson Street, Dublin. (No. 76283—May 30th.)
W. W. SENATTON, 61, Blenheim Road, Reading, Berks. (No. 90574—May 30th.)
J. GILCHRIST, 5, Eveline Road, Forest Hill, S.E. (No. 14960—May 30th.)
ROBERT HURRELL, 116, Iffley Road, Hammersmith, W. (No. 124865—May 30th.)
EDWARD H. GROOM, 70, Roman Road, South Shields. (No. 119668—June 6th.)
F. CLARKE, 25, Bemsted Road, Forest Road, Walthamstow, E (No. 83853—June 6th.)
ARCHD. MCCURRICH, 2, Lyne Street, Abbeyhill, Edinburgh. (No. 72415—June 6th.)
FREDERICK GALLAND, 36, Childers Street, Old Swan, Liverpool. (No. 68597—June 6th.)
H. BOWERY, Mafeking House, Doxey, Stafford. (No 20155—June 6th.)
ALFRED JAMES, 10, Wynd Street, Cadoxton, Cardiff. (No. 115402—June 6th.)

The following are the fifty numbers for our issue of JUNE 13th:—

40; 5128; 6690; 7092; 23805; 24651; 24955; 30680; 33507; 35968; 35982; 38733; 40409; 40941; 42461; 45955; 49630; 49669; 49971; 55685; 59385; 60491; 60662; 61968; 65871; 67265; 67410; 69914; 71464; [illegible]2993; 76088; 79184; 82417; 87539; 89567; 91606; [illegible]109; 99958; 101122; 111015; 114883; 115068; [illegible]635; 117300; 119290; 121563; 124528; 126237; 129587; 130323.

FINAL DOCKETS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF [illegible] RECKONED.

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR [illegible] DATED AUGUST 22nd (PUBLISHED AUGUST 20th).

"John Bull's" Biscuits.

For reporting that "Prince and Princess Henry accompanied the royal yacht in a PINNACLE *as far as Friedrichsart,"*
THE NORTH MAIL
TAKES THE BISCUIT.

For advertising a farm of 69, 568 acres as a "small holding,"
MR. JOHN S. HURRALL (of Kingsbridge)
TAKES THE BISCUIT.

For appealing to the Edinburgh magistrates to enforce upon Edinburgh merchants "their bounden duty to draw down their blinds on the Sabbath day,"
AN EDINBURGH LADY
TAKES THE BISCUIT.

For describing New South Wales as in New Zealand,
THE *DAILY EXPRESS*
TAKES THE BISCUIT.

For replying to a correspondent, "You may have to take out letters of administration to her estate as YOU DIED *without a will,"*
THE WEEKLY TIMES AND ECHO
TAKES THE BISCUIT.

For reporting that "Sergeant Trump entering the tent, having been fetched from the barber's shop with his SARTORIAL *operations but half completed, was received with burst after burst of vociferous cheering,"*
THE BRIDPORT NEWS
TAKES THE BISCUIT.

For reporting that Miss Lalla Selbini "rides BICYCLES *with* ONE *wheel and bicycles with only part of a wheel,"*
THE *STAR*
TAKES THE BISCUIT.

For advertising a concert with "200 voices in highland costume,"
THE SECRETARY OF MR. J. M'MORLAND'S CHOIR, GOUROCK,
TAKES THE BISCUIT.

For advertising a "draw for widow and 7 children,"
AN ADVERTISER IN THE *LIVERPOOL EVENING ECHO*
TAKES THE BISCUIT.

For stating that "only the guillotine can make the Government STOKE ITS FIRES,"
MR. A. J. BALFOUR
TAKES THE BISCUIT.

For referring to the Regent Hotel at Leamington Spa as "an excellent SEASIDE *resort,"*
THE *GLOBE*
TAKES THE BISCUIT.

For alluding to persons "habitually refusing work when able and willing to do it,"
THE *DAILY TELEGRAPH*
TAKES THE BISCUIT.

For heading a case with the words "Bookmaker Heavily Fined," and then proceeding to state that "he was fined £1 and costs,"
THE *MORPETH HERALD & REPORTER*
TAKES THE BISCUIT.

For stating that the quantity of gas sold at Nottingham during the year amounted to 1,927,780,900 cubic feet, against 1,927,953,600 the previous year "being an increase of 67,827,300,"
THE *GAS WORLD*
TAKES THE BISCUIT.

For describing a presentation to Lady Giffard and reporting that "Lady Giffard, addressing Lady Giffard, said . . ."
THE *GUERNSEY EVENING PRESS*
TAKES THE BISCUIT.

A LIVERPOOL LADY AND HER CHILDREN.

AN APPARENT CASE OF INJUSTICE TO A DEVOTED MOTHER.

Mrs. John Dickinson, of Bournemouth, has called upon us in relation to certain matters connected with her private life. They are matters which do not ordinarily come within the purview of a public journal, and if we refer to them here it is only because some good to her may come of it without involving harm to anyone else.

Mrs. Dickinson is the widow of Mr. John Dickinson, one of the senior partners of that very eminent firm of Liverpool solicitors, Hill, Dickinson and Co., of 10, Water Street. Mr. Dickinson died suddenly—whilst actually writing a letter in his office—and left Mrs. Dickinson absolutely unprovided for. Mr. Dickinson bequeathed a fortune of about £80,000, and he divided the whole of it between his seven children. Some fifteen years ago Mr. and Mrs. Dickinson separated. There was nothing in the form of legal separation. It was a case where a little less pride on the one side, and a little less obstinacy on the other, would have enabled them to continue to live together a happy life. But although the husband and wife never came together again, their relations otherwise were not merely of a friendly, they were of an affectionate character. Mr. Dickinson wrote to his wife every week, and she to him. He made her a handsome allowance, some £750 a year, supplemented by cheques for further amounts. At the time of the separation the five elder children remained under the control of their father, and the two young daughters, then of very tender years, with their mother.

A few weeks before Mr. Dickinson's death, Mrs. Dickinson's solicitor at Bournemouth, without her consent, wrote to Mr. Dickinson, pointing out the uncertainty of human life, and the fact that Mrs. Dickinson was entirely dependent on him, and he suggested that Mr. Dickinson should make a settlement upon her. Mr. Dickinson at once wrote to his wife asking her what it all meant. Had she been complaining, or was she dissatisfied? As to making provision for her, he wrote:—"Notwithstanding our differences, you surely know me well enough to know that I shall provide amply for your future." But for some reason, and, apparently, through thoughtlessness, his will contained no mention of his wife.

Mr. Dickinson's death left Mrs. Dickinson penniless, and, unfortunately for her, the trustees of the will, Mr. Dickinson's two brothers and their two sisters, were, and had been for many years, on very bad terms with her. Mr. Dickinson died in January, 1907, and at first the trustees made her an allowance of £10 a week, which they soon reduced to £8, and then to £6, and then it ceased. They were anxious to obtain from her the custody of her two children, now girls of seventeen and fifteen years of age, and both at school. These children were on terms of the greatest affection with their mother. Their letters before us are couched in language of unusual warmth; and Mrs. Dickinson assures us that this feeling of warm attachment has ever been between them and her as it is to-day. Nevertheless, the trustees obtained three affidavits from persons living in Bournemouth to the effect that Mrs. Dickinson had been in the habit of grossly ill-treating these children, and that she was an unfit person to have charge of them. With these affidavits the trustees went before Mr. Justice Eve in order to obtain his sanction to the separation of the children from the mother. Mrs. Dickinson was not properly represented on the occasion, and Mr. Justice Eve could only act upon the evidence before him; consequently, he ordered that the two children should remain in the custody of the headmistress of the school at which they were, and should only be permitted to see their mother in accordance with the school regulations. As a matter of fact, Mrs. Dickinson tells us that even this permission has been ignored, and that she can only see her children for about an hour on Fridays.

On June 27th last the matter came before Mr. Justice Eve again. Mrs. Dickinson does not appear to have been represented. We are quite sure that Mr. Justice Eve would be among the last of men to direct any unnecessarily harsh or unjust proceedings against anyone, especially a woman, and we have seen personal letters of his to the children which, if we may be permitted to say so, prove the kindly nature of the man. But, acting upon the very imperfect evidence before him—imperfect, as we must say, in fairness, because Mrs. Dickinson failed to take the steps that were open to her to rebut it—Mr. Justice Eve suggested a compromise, under which the two children would remain in the custody of the schoolmistress, the mother to see them only at stated times for a short period, and not to have them to herself at any time, even in the holidays. Upon Mrs. Dickinson agreeing to this the trustees were to pay her £4 a week, reserving to themselves the right to stop the income at any time.

Mrs. Dickinson looked upon this proposal as cruel, and although the £4 stood and stands between her and absolute destitution, she at once refused to accept it, preferring, if the worst came to the worst, to apply for Parish relief. Believing, apparently, that she would agree to the arrangement suggested by the judge, Messrs. Hill, Dickinson and Co., acting on behalf of the trustees, sent her a cheque for the first £4. She returned it forthwith, and there the matter stands.

The powers of the Court of Chancery in these matters are great and far-reaching. We respectfully appeal to Mr. Justice Eve to come to the rescue of this poor lady.

DISHONEST GAS METERS.

The following letter speaks for itself:—

"I notice with much satisfaction that you have taken up this matter (June 27th, p. 616), which constitutes a scandal, of the magnitude of which few of your readers have probably any idea. It is, as you say, high time that a Consumers' Protection Association was formed; for the unearned sums which these meters secure for the gas company must amount collectively to many thousands yearly. May I give my own experience?

"For many years, the printing firm to which I belong has been a very large consumer of gas. In 1899, our gas bill exceeded £1,000, and in other years immediately before and after, it approached nearly to that amount. In June, 1906, having seen reason to doubt the accuracy of our meters, we had three of the largest tested, with the following results:—

Number.	Capacity.	In Use.	% fast.	% slow.
1	200 light	6 years	4·17	—
2	150 light	4 years	3·86	—
3	150 light	3 years	3·36	—

"*All*, it will be noted, were fast—none slow.

"This result left no doubt whatever in our minds that, during the past few years, owing to the company's inaccurate meters, we had paid the company *some hundreds of pounds for gas which we had never consumed.* As a compromise, however, we claimed from the company the return of only £80 odd. This was met by an offer of a few shillings merely—being the amount of the estimated overcharge for the preceding quarter only. We commenced an action, which the company insisted should be tried in the High Court.

"In May, 1907, while matters were in progress, we decided to test the new meters, which had been installed only 11 months. The result was:—

Number.	Capacity.	In Use.	% fast.	% slow.
4	200 light	11 months	—	0·99
5	150 light	11 months	0·63	—
6	100 light	11 months	1·01	—
7	50 light	11 months	1·63	—

It is significant that, of seven meters tested, *six were fast, only one slow.*

"In the end, we were legally advised that, though we had a good case and should probably get the £80 claimed we should be wise to discontinue our action, as, even if we gained the day, the costs would probably far more than swallow up the amount won. As it was, our costs came to about £25. Had there been a Consumers' Association to back us up, we should, doubtless, have gone on and won the day.

"The present position of the matter is iniquitous. I have reason to believe that there are many large firms in the same position as ourselves. The only protection the consumer has is to have his meters tested annually."

LONDON.

By Jim Crow.

[We desire it to be distinctly understood that we do not identify ourselves with Mr. Crow's views on this or any other question.]

I cannot remember whether it was Dr. Johnson, but, at any rate, it was some English poet, who said, that "Hell is a city very like London," or words to that effect. I do not lay claim to the worthy doctor's specific knowledge of the canicular capital, but I should have been inclined to think that a more appropriate comparison might have been made with Teheran or Belgrade. Modern London, at any rate, does not strike me as being particularly hellish. In fact, when one has been roaming about in Germany or Switzerland, or Asia, or Africa, London appears to partake rather of Paradise.

The Loveliness of London.

We people who have the inestimable advantage of belonging to the greatest Empire, the finest race and the most wonderful nation in the world's history are sometimes a little bit tempted to take our good fortune for granted. Like millionaires, who enjoy the best victuals and the best liquor every day, we have come to regard our good cheer as a matter of course. Look at the blessed Londoner, and explain to me, if you can, what conceivable excuse there could ever be for any word of complaint upon his lips. He is surrounded on all hands by beautiful buildings, graceful monuments, and lovely scenery. Where in the world could he find parks so soothing, so spacious, redolent with such fragrant flowers, full of such lovely trees nodding in the breeze? Where else could he gratify his senses with such marvellous effects of light and shade, such nocturnes of mysterious mists, such an endless galaxy of silvery surprises as are afforded at every turn of the Thames? If he be in a pensive mood, he may find full satisfaction for his most ambitious dreams by spending half-an-hour in a corner of the Abbey, listening to the wonderful roll of the organ amid the memorials of the heroes of his race. Or he may stroll about the Temple and carry himself back to the pageants of history and the spirit of the Crusades. Or, again, he may wander away to the Tower and bring himself face to face with a period when politics were a matter of life and death, when men risked their heads instead of merely their reputations.

A Merry Metropolis.

Foreigners and other fools who have never been to London will tell you that it is always dark and dismal, full of fogs, a city of dreadful night. They imagine that we go about in silence and misery, pulling very long faces and, as one of them expressed it, taking our pleasures sadly. I need hardly point out what a ridiculous calumny this is. It is about on a par with the unintelligent foreigner's delusion that all English women have very long teeth, huge flat feet and ill-fitting clothes, while their better halves wear Piccadilly weepers and loud checks. As a matter of fact, I defy anybody to find a gayer city than London. Nowhere else are people so easily amused. They will gather in their thousands to see a wild woman in the embrace of a policeman. Indeed, you have only to stop in the street and look up or down for five minutes and a ribald crowd will certainly spring up from nowhere, full of mischievous and witty remarks. English people, and particularly Londoners, are brimful of fun. Their humour is sometimes a little broad, perhaps, but it is none the less genuine for that. Look at the wretched, stupid exhibitions which they thoroughly enjoy, behold the dreary plays over which they crack their sides, go to the idiotic music-halls which fill their hearts with joy. Then deny, if you can, that they share with children the delightful virtue of taking their pleasure easily.

The Ladies of London.

I remember being told by a distinguished artist who had travelled all over the world that he had never encountered such grace and beauty as are to be seen among the housemaids of London. He said that he found æsthetic joy in walking the streets in the early morning when those hoydens are engaged in the prosaic task of cleaning doorsteps. My own tastes do not run in that direction, but I commend to your kindly notice that type of human loveliness—the British barmaid. See her with her bright brown arms filling a foaming tankard on a hot summer's day, or watch the airy grace and easy distinction with which she replies to the compliments of a customer. If I may say so much about the ornaments of humble spheres, what words will remain to me to find a fitting tribute to the magnificent beings whose lines are cast in more pleasant places? What complexions, what satin skins, what bewitching eyes, what a regal carriage, above all what kindliness of heart! The rose and the gazelle are not arrayed like one of these, the full moon pales beside her brightness.

Comforts and Conveniences.

There is not a foreign capital which possesses hotels so perfect as the great palaces which offer ample hospitality to the humblest visitor in London. The best of food is at his disposal at about half the price which he would have to pay in some tariff-ridden country. Nowhere else will he enjoy such security. In Paris he can only walk about at the peril of his life after dark if he has two coppers to rub together in his pocket. In Italy he will probably be stabbed in the back, in Spain he may be garrotted, in Holland he will be flung into a canal. But in London, even if his pockets are full of gold, he may walk about anywhere, at any time of the night or day, without the least alarm, for the London police are notoriously the finest and most vigilant force in the world. They will take care of him even when he is crossing the road, and their success as regulators of traffic has compelled the admiration of all mankind. Nowhere else are public conveyances so comfortable, speedy and cheap. Indeed, in my most bilious moments I can only think of one adverse criticism which is thoroughly well deserved. Even our most prosperous thoroughfares are very badly lighted, and, if the police were not so good, this would make things very easy for criminals.

Famous Fogs.

Foreigners talk so much about London fogs that they are quite disappointed when they turn up in the summer and behold blue skies. For my part I think they are quite right to be disappointed, for though a fog is not precisely a delight to the lungs, it certainly possesses charms of its own. The colour-effects it produces are unlike anything else in the wide world. An electric globe or the moon or even a carriage lamp is turned into a wonderful jewel which might have found a place in the gardens of Aladdin. The first arrival of a fog, too, has something uncanny about it, like a procession of djinns across a desert. And the after-effects of a fog! The newest building in London soon acquires all the distinction of extreme age without the degeneration, mustiness and rottenness which are usually inseparable from antiquity.

Lost Opportunities.

What I always blame Londoners for is their foolish ignorance of the great treasure-house which lies at their feet. They find the wildest delight in compassing sea and land to explore galleries and churches and places of entertainment abroad, utterly blind to the far finer opportunities which await them at home. For my part, I am too old a traveller to care much about ordinary sights, or even about scenery. What interests me is to wander about among strange peoples and study their characteristics. A new superstition, a costume, particularly if it be a petticoat, a ceremony, a language, a popular sentiment, any one of these things is a sufficient reward for many dusty journeys, even for the society of the ordinary tourist. And yet here are all these things at our very doors, only awaiting investigation. The Italian colony, the Jewish quarter, Leicester Square, a thousand other odd corners of the town are full of exotic revelations. And the Cockney himself, the dweller in the slum or the suburb, possesses attractions and mystifications no less fantastic. Travel, like charity, might reasonably begin at home.

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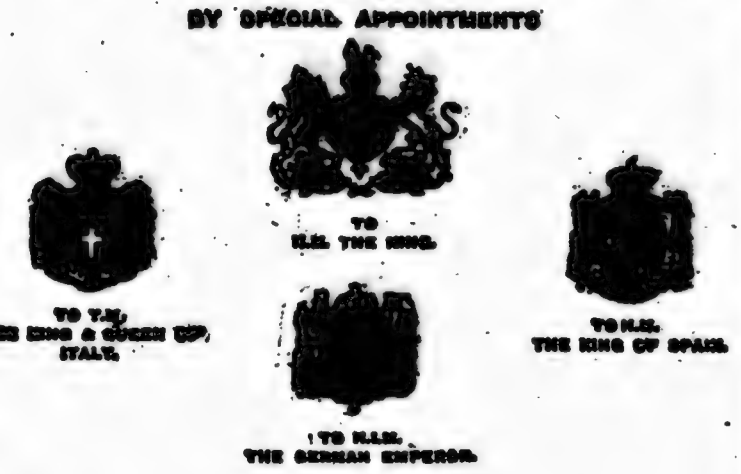

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LARGEST SALE IN THE WORLD

THE HURLY BURLY.

By Theodore Dahle.

THE MARRIAGE PROBLEM AT BRIGHTON—AND ELSEWHERE.

Brighton Education Committee are about to experiment, I do not say in a new way, but in a way which is novel to Brighton. Out of 728 girls traced after leaving the elementary schools of that airy watering place during the last school year, 266 went into domestic service and 204 remained at home. On these facts, an Advisory Committee recently recommended the appointment of a lady organiser "to work with a view of establishing and directing a central school of housewifery, the curriculum to include home training in cooking, catering, laundry work, dressmaking, mending, hygiene, and the care of babies." The recommendation has come before the Education Committee, and has been carried by a large majority.

I have no manner of doubt that housewifery is one of the higher accomplishments. For women it is more useful than the ballot box or the piano. Probably if the Suffragettes had learned housewifery and the care of babies they would never have occupied themselves in smashing windows and resisting policemen in the execution of their duty. One of the characters in Mr. Somerset Maugham's play *The Explorer* says that marriage is still the only respectable means of livelihood for a nice woman. In common with most aphorisms, this one suffers somewhat from overstatement. But undoubtedly most nice women do secure a respectable livelihood by marriage, and if the girls of Brighton learn how to manage a home, a husband, and a baby before they get them, they will be well qualified for the post which Providence appears to have intended their sex to adorn.

The worst possible qualification in a woman for making home happy is to have nothing to offer the husband who pays the rent except a loving heart and a yearning to experiment on his digestion. Her best possible qualification is to be able to make pie and pudding with the confidence born of long and perfect training. The hearts of a man and his wife should beat as one; but the chances are that if she cannot cook and cater, and generally does not knew enough about housekeeping to feed a baby and keep her husband's toes inside his stockings, their hearts will soon be beating as twenty-one, if not more.

Mr. Milner Black, a member of the Education Committee, who supported the proposal, drew a picture of the lover of the future asking the girl whom he wished to marry, "Have you got a certificate for mending clothes? Can you cook? Can you cater, so that we don't have the same meal every day? Can you attend to babies?" And I am not at all sure, seeing how things are drifting, that the picture is out of drawing. No doubt it is open to a girl to say that if a man wants a housekeeper, a washerwoman, a cook, a family dressmaker, and a baby's nurse he can hire 'em and pay 'em by the hour, day, week, or month, and that as a wife she isn't going to take the bread out of the mouths of these deserving folk.

With limitations, I am not disposed to say that her view is unreasonable. But it is the bare truth that the great majority of men in this country want female drudges even more than they want wives. Trade is awfully dull, rent is high, beer and billiards are costly, and if on top of all this a man has to keep a wife in permanence merely to advertise the feather industry, he naturally concludes that his stipend will not run to it. Instead of purchasing a wife, therefore, he goes out and buys some more beer. It is not for me to say whether a wife would do him more good than the beer. My sole object is to show that he is in search of value for money.

But it would ill beseem the calm judicial attitude which distinguishes this pulpit if I did not point out that if the future should raise up for Brighton and other girls a catechist in every lover—if they must pass an examination in the art and mystery of housewifery and produce a gold medal or certificate of efficiency before they are thought worthy of permanent employment as wives, it will probably also raise up maidens who will themselves demand certificates of usefulnes and fitness from the lovers who wish to be husbands. An examination test for husbands seems to me not less pressing than an examination test for wives; and if the Brighton Education Committee would like me to set the papers and compose the catechism, I shall be delighted to oblige on receiving a suitable fee. All else aside, I put it that the question a girl should always ask her lover before she marries him is this, "What wages are you going to give me for being your wife? And will you undertake by stamped agreement to pay them regularly?" A woman should be paid regular wages for being a wife, just as she would be paid regular wages for being employed at any other job.

Man is a thoughtless animal. As soon as he has married a girl he lumps her a minimum sum for housekeeping, and if she wants a ride on the tram top while he is playing a hundred up at the "Pig and Thistle" she has to ask him for the penny. And yet not many months previously he was putting a ring on the hand of that maiden and saying, "With all my worldly goods I thee endow." I have said that man is a thoughtless animal. I have now to add that he is a—well, he tells some woeful woppers, anyhow.

THE VALUE OF A WELL-FURNISHED HOUSE.

Social Prestige and Business Backing for the Man Who Keeps His House in Order.

UNIQUE INTERVIEW with the CHIEF of LONDON'S GREATEST FURNISHING HOUSE.

"Men and women are not judged by their outward appearances to-day. It is the inner life—the home-life—that is the true criterion of a man's position." So said one of the most observant of modern business men, whose position at the head of London's most important furnishing house gives weight to his words. The interview recently granted affords us a splendid opportunity of giving to JOHN BULL readers some valuable hints.

To obtain a stake in the country to-day, to secure interest among one's neighbours, to be somebody in some sphere of life, a man—or woman, for that matter—must be prepared to show a solid backing. Personal merit counts for much, but we must surround ourselves with some visible indication that not only can we take, but give—and this is exactly where the value of "the home" comes in.

No man would ever think of commencing business without first furnishing his store or office on the most elaborate scale possible; then why should those who desire to succeed socially or desire to back up their business interests, fail to establish "a home beautiful"?

"Look at the expense," you may say, but this is no argument at a time when, thanks to the inauguration of a new system, the householder has not to dip heavily in his coffers at immediate notice. The question of cost and payment is solved once and for all.

THIS WILL APPEAL TO YOU.

It is possible to-day for any man within the space of twenty-four hours to secure for himself or his family a perfectly appointed house of furniture from the leading West End furnishing house, and to do so without placing down a heavy cheque. Messrs. Wolfe and Hollander, whose premises are situated at 252-256, Tottenham Court Road, W.C., have introduced a new principle into house-furnishing, for now it is possible to obtain the highest class of furniture without the necessity of paying cash with each transaction.

This special departure by this leading firm is unique. Under old systems if one desired to adopt any deferred payment system, exorbitant rates were charged and the goods obtainable were of the worst class—cheap and shoddy.

Messrs. Wolfe and Hollander have too great a reputation to lose to sell any goods but the best, and their system of deferred payments is one that in no way can be considered exorbitant for it entails but *an increased cost of five per cent. only*. It should, however, be pointed out that this 5 per cent. is not 5 per cent. per annum, but a 5 per cent. addition on the actual cash purchase price; thus a purchaser who has bought, say, £100 worth of furniture at cash prices, would have had to pay only £105 on the special instalment plan, even if instalments extended over a period of two or three years.

The tremendous success that has met this new departure of Messrs. Wolfe and Hollander has well repaid them for their trust in the public.

It is particularly requested that those who read this article will make a personal investigation of this modern method so that it may at once be disassociated from the harsh and absurd old system that commenced and never reached beyond small suburban shops.

A SPECIAL REQUEST TO "J.B." READERS.

A cordial invitation is extended to all JOHN BULL readers either to call at Messrs. Wolfe and Hollander's magnificent showrooms and to inspect the modern stock of furniture there to be seen, or to write to the address given below for full particulars and a really interesting illustrated booklet on furnishing.

Messrs. Wolfe and Hollander are at all times willing to give special advice as to furnishing schemes, whether for cottage or mansion. They will send a reliable expert to any address who will be pleased to answer all enquiries and make, if so desired, valuable suggestions. It may be taken that no spot in the United Kingdom is too distant to secure a personal representative call, for, like a network, this great furnishing house have extended a splendid organization all over the land. Residents in the provinces wishing to deal with Messrs. Wolfe and Hollander have no need to come to town. A post-card sent to 252-256, Tottenham Court Road, London, W.C., or a telegram addressed "Wolfhol, London," or a ring on 1850 Gerrard or 14299 Central, will secure the attendance of a furniture expert.

Those who are residents in or visitors to London should certainly make a special effort to call at Messrs. Wolfe and Hollander's establishment. It is truly a liberal education to see the magnificent stock collected together at the Tottenham Court Road showrooms. Every possible desire can be satisfied, and the most fastidious, the most dainty folk will find that there is "just the thing" they have been looking for, ready for their use.

A FREE BOOK ON FURNISHING.

The courtesy of the firm's expert assistants is a feature not to be overlooked. No task proves any trouble, and whilst there is every anxiety to please there is no undue demonstration or pushing of sales.

A really beautiful catalogue and booklet on furniture and furnishing has been prepared by Messrs. Wolfe and Hollander, and all readers of JOHN BULL are advised to secure a copy without delay. It gives, in addition to prices, full particulars of furnishing schemes that will interest the housewife and the man who knows the value of his home.

This book is full of clever suggestions and, in addition, is the most practical work of its kind. Copies will be sent to all mentioning JOHN BULL, and addressing their enquiry to Messrs. Wolfe and Hollander, 252-256, Tottenham Court Road, London, W.C.

It must be understood that although the firm have inaugurated this special system of deferred payments, the bulk of their business will be carried on as formerly. A great number of Messrs. Wolfe and Hollander's clients are those to whom payment is a secondary consideration provided they secure "the best that is obtainable."

One concluding word of advice is—call or write. You certainly will gain considerable experience by so doing.

A STROKE OF BUSINESS.

By N. H. D.

"What I ses is them moter-cars ought to be put down," said Mrs. Tomkin, as she stood with folded arms having a gossip over the back garden fence with her neighbour, Mrs. Biker.

"That's just what *I* ses," answered Mrs. Biker; "like ten devils rolled into one I alwis think, an' so I sed to Biker ony larst night, an' 'e ses 'You ain't far wrong, ole woman, ony they 'aven't any 'orns or 'oofs,' which I'm not so sure of *that*, I ses, an' the smell of 'em too, enough to knock you down."

"Your right, so it is," rejoined Mrs. Tomkin; "an' the noise they make; take no more notice they don't wen they've startled the 'eart out of anyone, but go roaring an' flashing parst as though you was dawgs."

"Or dirt beneath their feet," said Mrs. Biker.

"Wot *I* can't make out," said Mrs. Tomkin, "is why Parlymunt don't put a stop to them."

"Ho," answered Mrs. Biker, "*they're* too busy worriting taxes out of pore people."

"So they are to be sure," said Mrs. Tomkin; "want to git blood out of a stone they do, an' why they can't tax them moter-cars *I* don't know, 'stead of dragging away at the likes of us."

"Ar *you're* right," answered Mrs. Biker.

"Ony yesterdy," continued Mrs. Tomkin, "I was walking along the street, going to buy a bit er tripe for my 'usband's supper I was—wonderful partial to tripe an' onions 'e is—going along thoughtful like I was, wen orl of a sudden I lifts up my eyes an' see some children playing about, an' my Johnnie among 'em—reglar boy 'e is, full of mischief as a egg is full of meat; presently 'e starts to run across the road, an' just then I 'eard a 'oot, 'oot, an' one of them brutes of cars come along like lightning; me 'eart was in me mouth I can tell you; an' with that I see the child fall an' the car stop. I give a scream an' rushed up, an' there was the pore child crying away fit to break 'is little 'eart, while one of me fine gentlemen was feeling 'im all over an' trying to pacify 'im.

"'No bones broken,' 'e ses, just as I come up.

"'Ho, indeed,' I ses; 'an' may I ask *'ow* you know that? The child's 'arf dead, as any fool can see, an' 'e may 'ave 'is pore little inside orl twisted an' be a cripple for life, an' orl becos a parcel of fellers is allowed to go racing about the country more like wild beasts than Christians.'

"'I suppose you are the boy's mother,' 'e ses; 'and I'm extremely sorry it's happened; but really these children ought to be taught not to run about the road in this reckless fashion;' that's wot 'e sed—reckless fashion."

"Lor, there's impidence," said Mrs. Biker.

"Impidence, indeed," answered Mrs. Tomkin; "an' so I told 'im pretty sharp; so 'e ses, 'Well, if a couple of pounds will soothe your maternal anxiety, here they are.'

"Of course, I could see the child wasn't 'urt a bit—ony frightened; but I wasn't going to let me lord know it, so I ses 'Two pound,' I ses 'an' 'im perhaps go orl twisted termorrer?'

"'Well, here's three, then,' 'e ses with a sort of grin; so I took it and ses grand like, 'Very well, then, but I've took your number, an' you may 'ear more of this.'

"'All serene,' 'e ses; an' with that gives a laugh, gits into the car, an' rushes off like a flash."

"Well, I never," said Mrs. Biker, "there's a brute for you; an' 'ow's pore little Johnnie to-day?"

"O, it wasn't Johnnie after all," answered Mrs. Tomkin, with a laugh; "'e's orl right, bless 'is 'eart. I don't know who the little chap was as was knocked down."

LOVE—NOT QUITE BLIND.

The poets say Love cannot see;
But this is not the truth I find;
His view is clear where virtues be,
To faults and vices he is blind.

A. J. H.

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AMONG THE BOOKS.

By HERBERT VIVIAN.

"Caroline." By Clementina Black. (London: Murray. 1908. Price 6s.)

Miss Black writes with spirit and distinction, and contrives to illuminate the dull period of the latter eighteenth century. The report of a trial is not very convincing, but that may be the fault of the period and not of the author. Perhaps the chief charm is to be found in the contrast with ordinary modern fiction, and the ceremonious style of conversation possesses a fascination of its own. Let me read you one characteristic passage:

> "In you, Miss Dalyngrange, I seemed from the beginning to have found the countess of my fondest dreams; but I feared to believe my hopes, I resolved to seek a nearer acquaintance with you—and perhaps I did foolishly, for my hopes have been so much surpassed that I know not how I could endure their disappointment. Your guardian's approval I have already; the happiness of my future depends upon my obtaining yours."
>
> "You do me, my lord, great honour," said Caroline, "and I am sure that no better fortune could possibly be offered to me."

I also liked an allusion to "long shadows, lavender coloured and pale." Miss Black's sense of colour is well developed.

"The Night that Brings Out Stars." By Georgette Agnew. (London: Heinemann. 1908. Price 6s.)

Once upon a time there was a young female who resembled the Madonna and had "speedwell eyes," whatever they may be. Her father was a Vice-Consul in Italy, and when he died, she married a journalist with a bushy beard. In process of time he died, too, and, after struggles with poverty, she married a publisher, which perhaps accounts for the appearance of this book. It is evidently a first attempt, and should not have been handicapped with its common, ugly cover.

"Leaves from a Life." (London: Nash. 1908. Price 10s. 6d.)

Internal evidence shows very conclusively that this book is written by a daughter of Mr. Frith, the artist who will chiefly be remembered for his pictures of a railway station and Derby day. She is dogmatic and at times almost spiteful, but often amusing. Among her chief dislikes are Queen Victoria, Americans (whom she calls "the most detestable nation that has ever been called into existence"), and modern manners and customs. Here is a characteristic passage:—

> Poor Grandpapa! What he would have said had he lived to see our army clad in German overcoats, hideous to behold; our railway porters disguised in German caps and uniforms; and to traverse whole quarters of London where the signs above the shops and the advertisements are in every language save English, and where everybody one meets is a refugee or outcast from the country he ought to call his own, and be returned to as soon as possible.

Perhaps the most extraordinary piece of candour ever exhibited in a book is her story of the Italian refugee who came to give her dancing lessons:—

> He was a typical foreigner in appearance; and as Papa was then engaged on one of his best-known pictures, in which a foreigner is a prominent figure, he was pressed into the service and made to sit. He only consented on condition that it was not to be a portrait; he was a refugee from Venice, before it was rescued from the Austrians, a count, and altogether a most delightfully mysterious person. . . He did not see the picture until it was completed, and the day before it was to be exhibited, and then he nearly had a fit; it was he himself. Papa must paint it out, must alter it, and he raved and tore about the painting-room until Papa gave him some sort of a promise that he would do what he could. But the picture went for exhibition untouched. The next Thursday came and no Signor, and so did the Thursday after with the same result, and at last, Mamma went round to his poor lodging, which was in one of the narrow streets leading out of Soho. But the landlady could only tell her that the Signor had gone out as usual on the Tuesday, leaving all his goods and chattels about, and had never returned. . . . From that day to this we have never heard the reason of his disappearance; he may have been murdered, he may simply have fled for fear the Austrian power could reach him in England. I do not know why he left, and certainly none of us ever heard of him again.

After all, he was only a poor foreigner who lived in a poor lodging, but I should have thought that a lady of the author's intelligence might have made a shrewd guess about the reason why he left.

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OPEN LETTERS AND POST-CARDS.

To Mr. Will Crooks, House of Commons.

Dear Bill,—I do wish you would keep things dark. We all row in the same boat, you know, and I don't think it either fair or wise that we should charge each other with alcoholic instability. What did you say the other night in the House? "I have seen members walk into this House," you averred, "and though it would be difficult to say they were drunk, it would be still more difficult to say they were sober."

In that case, my dear Bill, you should give them the benefit of the doubt and say nothing about it; they may have been temporarily overcome by the closeness of the atmosphere. Remember they are your fellow creatures as well as your fellow members, and would probably assuage their thirst at the crystal fount, if, like yourself, they preferred it. But it is a poor heart that never rejoices.

I am glad to note you are getting back to the old form, but pray don't discuss the effects on the legislature of beverages you do not care for; at all events not until the reporters have gone home. There is no harm, however, in your putting any private views you may have about pot still or patent still before the members of the Whisky Commission, who I believe are still sitting. Besides, always remember that intemperance is not a habit necessarily confined to what goes *into* the throat. *You* ought to know that.

John Bull.

To Henry Chartres Biron, Esq., Magistrate, Old Street Police Court, London.

Sir,—I note that the Education Committee of the L.C.C. on the one hand, and you on the other, have been making a name for yourselves, and if you are not careful I fear I shall have to appeal to the public for subscriptions for the erection of suitable commemorative statues. Let me recall the story of the splendid achievement which has attracted my attention.

Somewhere in Hoxton lives Alfred Geiter and his wife. They have a child named Alice, aged 10. Noticing that Alice was not attending school, the Education authorities of the L.C.C. summoned the father. But at the hearing there was nobody from the home of the Geiters to answer, the father being compelled to perform his public duties shouting, "Want coal-al!" or lose his situation, the mother having to consider the prior claims of another little Geiter, born three days previously, and Alice, aged 10, being under the doctor for eczema. Alas, also, a medical certificate left at the house by the attendance officer remained unfilled, unsigned, and unposted. The day was Friday, and Friday, as the Geiters now know, is an unlucky day. Saturday morning dawned. With the dawning came officers armed with warrant and power, and gathered Mr. Geiter into their keeping. He languished in gaol all that day, and on the Sunday, while you, sir, and the members of the Education Committee were worshipping at church. On Monday Geiter appeared before the Majesty of the Law, which down Old Street way is you; to you Geiter explained his difficulties, and called a woman who lived in the house to say that little Alice was under the doctor for eczema, and on this account had not attended school.

Then you pronounced the judicial decision, O Cadi, that Mr. Geiter should pay 3s. and 2s. costs. But Geiter by this time had lost his job, and had not wherewithal to pay. Trembling as to what further might happen to her husband, Mrs. Geiter had dragged herself to court from her childbed, and now she pleaded for time in which to pay. This you conceded. If I had been in your place, I should not only have given her time to pay, but eternity also.

What amazes me is that you had nothing to say about this man Geiter being arrested and kept in prison for the week end. The officers could have delayed executing the warrant till Monday; it was not pressing, and they must have known that he would not be brought before you on Saturday. The whole course and conduct of the case against this man strikes me as harsh and oppressive in the extreme. The law is the law of course; but that is no reason why, in such a case, the Education authorities and the magistrates should not put into it a little humanity.

John Bull.

To Mrs. Forward, 31, Fourth Avenue, Hove, near Brighton.

Madame,—I am surprised at you. You are no gentleman. The other day a nursegirl, named Henshaw, was in charge of some children in Queen's Gardens, and they were about to play together, when you sailed up in all your glory. "Your children are not to play on this bit of ground," you commanded, "because my children are going to play here." It may be that your offspring are of a superior social caste to that of the other children, but you should have remembered that Queen's Gardens are open in common to the children of all subscribers. You don't own them or rent them; neither have you a mortgage on them. Therefore, if you do not wish other people's children to play with yours you should confine them in your private domain, and fix up a high fence to keep them select. The nurse-girl quietly pointed out to you that the grounds were open to all children. "How dare you address I, a lady?" you retorted, with a magnificent disdain for the national grammar; "I'll slap your face in two minutes," and having called the girl a "wretched black-faced nurse," you proceeded in due course to slap her face, as promised, not once, nor twice, but thrice.

I agree with the magistrates in thinking that the assault was a serious and aggravated one, and I also agree with their decision in imposing on you the maximum penalty of £5, with the alternative of four weeks' imprisonment. This punishment will, perhaps, assist you to realise that a lidy ain't no lidy wot don't hact as sich.

John Bull.

To Jesse Collings, Esq., M.P., House of Commons.

Dear Jess,—Let me congratulate you on your Golden Wedding. In your case marriage has been an admitted success. "I can heartily recommend it," you tell us, "especially when it lasts half a century." I need not say that there are other marriages which last half a century too long.

For two things you will go down to posterity; one, your proposal to give us all three acres and a cow—which we haven't yet got; the other, your loyal and almost idolatrous devotion to Joe. I do hope you are keeping all your personal papers. The "Epistles of Joseph to Jesse" should be among the good things of literature.

By the way, there is a touch of pathos in the letter your stricken friend has written to you. "I am glad to hear from you that all is going well in England," he says. "Meanwhile the doctors, as usual, say I am getting better, but, as you know, my recovery is somewhat slow." This is a striking contrast to the show pictures presented to newspaper readers by foolish and ill-informed gossips. What Joe really says is, "I am 72. The doctors may say what they like; but I know that the days of my political activity are over."

At 72 Gladstone was a young man, and at 77 you don't look as if you felt you were an old one. Age is not a question of years at all. A man may be old and vigorous, or young and feeble. It is all a matter of recuperative vitality. Joe is not spent because he is old; he is old because he is spent; and that is the tragedy which keeps him out of the rough-and-tumble of the political world. Meanwhile, your devoted attachment is one of the finest things in our public life, and we all love you for it.

Will you present to Mrs. C. all my good wishes, and tell her that I trust she will be able to take care of herself and her husband for many years yet to come?

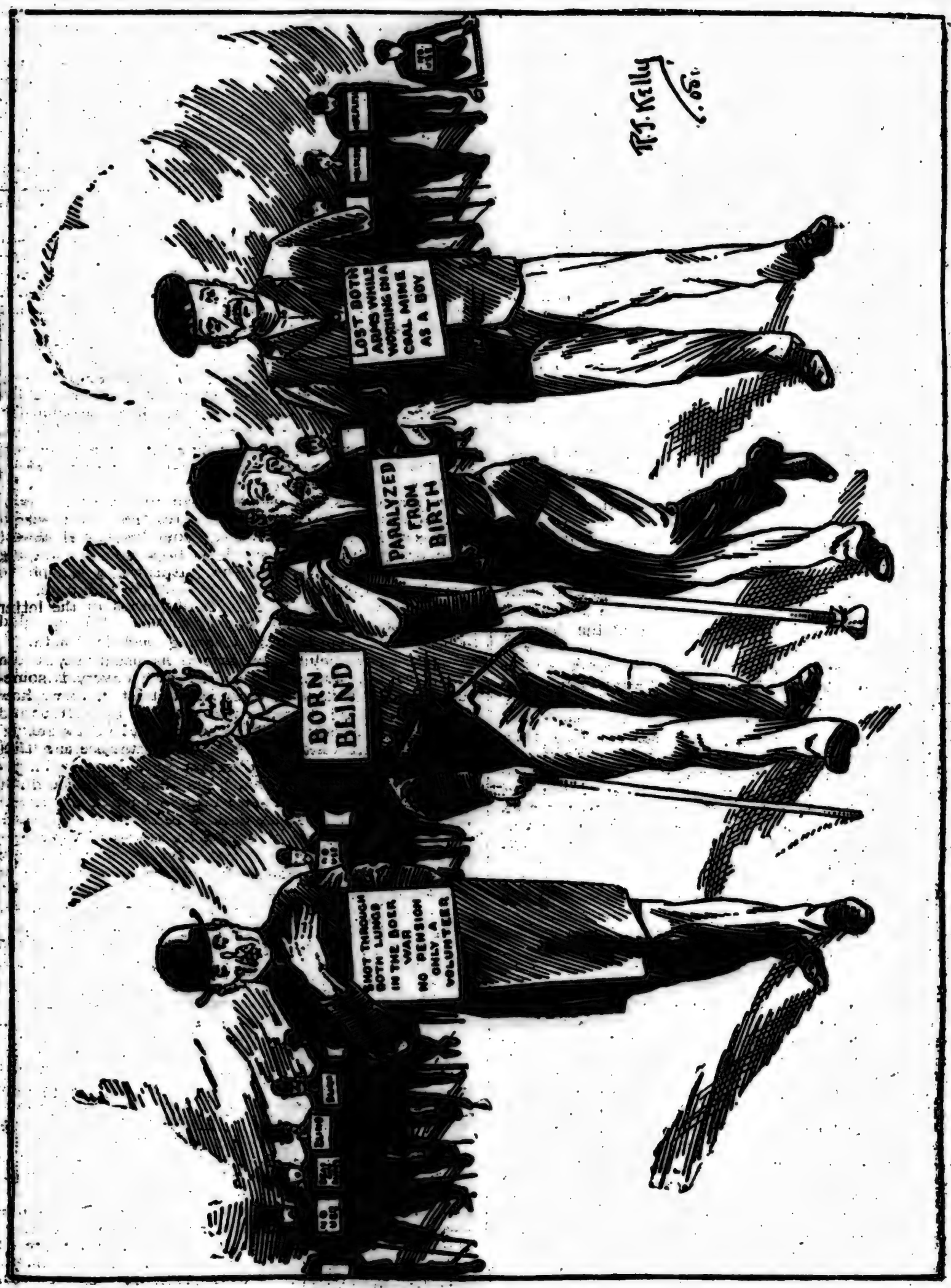
John Bull.

To Mr. William J. Bryan.

Sir,—I rather hope you will get in, if only because we should then hear rather less about the everlasting Roosevelt and his family. Of course I know that you have some very silly notions about currency and that you are not a particular friend of my country. But then most Yankees have silly notions about something, and nearly all of them are jealous of the old Motherland. At any rate, it is something that you are opposed to trusts and imperialism, the two chief causes for the decline and fall of your republic. I am only sorry that a person of your apparent common sense was unable to control the idiotic antics which characterised your selection as a candidate. Your friends should have remembered that they represent the traditions of the fine old-fashioned gentlemen who fought bravely with General Lee and his heroic colleagues. Those were men of action, but the present generation of your compatriots restrict their energies to shouting and laughing and waving flags by the hour. Try to restore a little of the ancient dignity of the Southern States, and then I shall be able to watch your career with sympathy.

John Bull.

A FLAW IN THE PENSION BILL.


R.J. Kelly
LOST BOTH ARMS WHILE WORKING IN A COAL MINE AS A BOY
PARALYZED FROM BIRTH
BORN BLIND
SHOT THROUGH BOTH LUNGS IN THE BOER WAR NO PENSION ONLY A VOLUNTEER

"WHEN SHALL WE BE 70?"

IN THE CITY.

THE BRITISH TEA TABLE COMPANY.

As announced in a portion of our last issue, we have been served with a writ for libel, on behalf of "The B.T.T. Co.," by the redoubtable Mr. Elvy Robb; and we gather, from a letter sent to the press by the chairman, that Sir Edward Carson, K.C., M.P., etc., etc., and Mr. H. E. Duke, K.C., have already been retained. We have accordingly retained Mr. Rufus Isaacs, K.C., M.P., etc., etc., and Mr. F. E. Smith, K.C., M.P., and there the matter, so far as the alleged libel is concerned, must rest for the moment. We shall, however, be pleased to see Mr. Duke again. We have not met him since he appeared as counsel for Arnold and Butler.

PROFITS OF THE RAND.

We have before remarked on the contrast between the pessimistic utterances of men who are supposed to be specially well informed upon the prospect in the Transvaal, and the highly encouraging results of working mines there. The mining industry is, in fact, doing all that the most sanguine hoped for it in the pre-war days, partly owing to reforms in management repeatedly urged upon directors before the war, and partly to improvements in machinery. The June reports, now to hand, complete the record for the first six months of the present year, and they show that the gold output for the first half of 1908 exceeded in value that of the corresponding period of 1907 by over one million sterling. Perhaps the most striking feature is the reduction in the cost of extraction. In many cases the grade of ore has been inferior, but the loss is more than made up by cheaper working. For example, in the case of the Crown Deep, the revenue per ton shows a slight decline of 9d., but there is a saving of no less than 4s. in costs. The Geldenhuis Deep has been crushing ore giving on an average only 28s. 4d., but the ratio of cost has fallen so considerably that the profit has increased from £82,650 to £90,650, and the dividend has increased from 15 per cent. to 22½ per cent. The grade of the Langlaagte Deep has fallen nearly 2s. per ton, but costs have more than made up for it, and the aggregate profit is about £30,000 larger. The Rose Deep has been able to make a profit of £21,000 in excess of last year's total, but only by reason of reduction in costs. Perhaps the most striking example is furnished by that great mine, the Simmer and Jack Proprietary. Here there has been a reduction of no less than 3s. 4d. in costs—as from 17s. 10d. to 14s. 1d.—and the profit for the period is £374,000, or £121,000 in excess of that for the first six months of last year, the dividend being 10 per cent. as compared with 5 per cent. The Knight's Deep tells the same tale. The grade, never high, has fallen to 27s. per ton, but costs have fallen still more, and the profit per ton shows a gain of 1s. 9d., making the profit of the six months' working £55,000 in excess of that for the corresponding period of last year, the dividend being 15 per cent. as compared with 5 per cent. The Robinson Deep has reduced its costs by no less than 4s. 4d. per ton, which has enabled it to maintain, and even increase to the extent of 2½ per cent., the dividend distribution, notwithstanding a serious fall in grade. So with the New Goch, where there has been a similar fall in grade, it has, notwithstanding, earned a profit of £68,000 as compared with £43,000 for last year, while the Meyer and Charlton, which has suffered a decline of 6s. 6d. per ton in yield, had to reckon with a decrease in net profit of only £15,500, and maintains its dividend distribution, whereas if it had not reduced its costs largely, the result would have been much more unsatisfactory. Almost without exception we see declining grade much more than counterbalanced by growth of output, and saving in costs.

BRITISH RAILWAYS AND THEIR SHAREHOLDERS.

The Conference of Railway shareholders held last week, under the auspices of the newly-formed Railway Shareholders' Association, demonstrated the pressing need for radical reform in railway administration. It is only fair to admit that nowadays railway directors have exceptional difficulties to contend with. Chief among them are:—(1) The rapidly increasing cost of labour and every other requisite of railway operation. (2) The excessive and exceptional burden of taxation to which railways are subjected. (3) The destructive effects of undue competition which the Legislature has hitherto rather encouraged than tried to restrain. (4) The absence of scientific and reliable data for testing the efficiency of operating methods.

That all is not well with the railway industry of the country is shown from its falling dividends, the low prices of railway securities, the reluctance of investors to increase their holdings of railway shares, and the difficulty experienced by railway companies in raising capital for extensions, widenings, and improvements. In his paper read at the Conference on the "Need for fuller Accounts and Statistics," Mr. George Paish showed the great increase in expenditure in proportion to receipts. Here are the figures:—

	1907.	1870.	Increase	
	£	£	£	%
Gross receipts ..	121,538,000	45,078,000	+76,480,000	+169.3
Expenses ..	76,664,000	21,715,000	+54,949,000	+253.0
Ratio ..	(63%)	(48%)		+15—

In no country has so much capital been expended either in proportion to the length of the system or in proportion to the traffic dealt with. In consequence of this great increase of capital and of the immense expansion of revenue expenditure, the growth of net earnings correspond neither to the increase in gross earnings nor to the increase in capital. In 1870 the net earnings were £23,362,000, and in 1907 they were £44,874,000, an increase of £21,512,000 or 92 per cent. The increase in the capital in this period was 107 per cent.

Mr. Paish's conclusion that only after our railway companies obtain full and complete knowledge of the extent of their traffic and of every phase of their business will railway officers be able to deal with the traffic to the satisfaction of traders and of passengers, and at the same time provide and permanently maintain reasonable rates of dividend on the vast amount of capital which has been expended upon erection and equipment seems irresistible.

INSURANCE AND THE PEOPLE.

Our attention has been directed to a leaflet that is being sent round by the All-British Accident and General Insurance Co., Ltd., of 76, Finsbury Pavement. This company is, we assume, one of recent birth, as we have not heard of it before. Apparently it appeals to the poorest section of the thrifty poor, and the leaflet is headed, "What ½d. per week will do." The insurance is against fire, and presumably the directors have been making a canvas, and they found that "less than five per cent. of the persons called upon were insured against fire risks." The company has therefore decided to issue

> "A people's policy covering all losses and damage by fire to the furniture and effects of the insured, or his family at the address on the policy, up to the sum of £50 at the special rate of 6d. This policy will remain in force for one month after date of issue, and be renewable by the payment of 2d. per month—less than ½d. per week.

We daresay that many of the thrifty poor who may be reached by this leaflet may think that its offer is exceptionally advantageous, but it is nothing of the sort. The premium that would be charged by a first-class fire insurance company for an insurance of £100 is 2s. per annum. The All-British Accident and General Insurance Co. charge 2s. 4d. for only £50. That is to say they charge 4s. 8d. for what a fire insurance company of the highest standing would charge 2s. We advise any of our readers who see this pamphlet and may be attracted by it to have nothing to do with the company.

VAAL RIVER GOLDFIELDS.

In our last issue we gave certain particulars of the Vaal River Goldfields, the shares of which Company have been recently introduced to the market at a very low figure. In spite of the prevailing dulness, dealings during the past account have been fairly active, and the price has risen to about 1s. 3d. for the fully-paid-up 5s. shares. We notice the well-known authority on the Rand—Mr. J. W. Bromhead—in his book, issued on Tuesday last, "Round the Rand," speaks very highly indeed of the prospects of this Company, and estimates that a net profit of 7s. 9d. per ton will be earned

THE CITY AND WESTMINSTER EXCHANGE, LIMITED.—Stock and Share Dealers, Queen Anne's Chambers, Westminster, S.W. No Commission. Loss Limited. Profit Unlimited. All payments made directly bargain closed. Write at once for pamphlet, which will be sent post free on mentioning this paper. Telephone Nos., 867 Westminster, 7765 Gerrard. Telegraphic address, "Stockwork," London.—Advt.

when the tube mills are erected. The enormous body of ore available for treatment, the capable Johannesburg management, and the small capital of the Company, make Vaal River Gold extremely attractive at their present low quotation, the more so as a purchaser to-day reaps the benefit of the large expenditure made by the previous Company. A mine, undoubtedly an extension of the Witwatersrandt main reef, with enormous bodies of payable ore opened up, fully equipped with a 40-stamp battery and cyanide plant, which has already crushed 70,000 tons of ore, yielding results that, with the improved appliances now ordered, will give a profit of 7s. 9d. per ton, and whose shares, fully-paid-up, are obtainable at a nominal figure, is an attractive speculative security.

THE GLAMORGANSHIRE PERMANENT MONEY SOCIETY.

The Secretary of this Society sends us its latest balance sheet and report, to show us that his Society, to which we made reference a fortnight ago, is in a flourishing condition. It certainly appears to be from the figures submitted, and we are glad to be able to say so.

THE MINES OF THE TRANSVAAL.

We welcome the third issue of Mr. Mabson's most valuable work on the mines of the Transvaal. The present edition shows a very large limitation of companies that figured in former issues, so that we have the very unusual, but pleasing, fact of a book of reference being smaller than its predecessor. These further limitations are due to the tendency in the last year or two to consolidate areas. The information given in this volume is derived mainly from reports and other official data as to the position of Rand mining undertakings, and is as correct as care and knowledge can make it. Mr. Mabson points out that with so much greater efficiency in the plant and reduction in the working costs, there has been ability to mine with profit a great quantity of ore that under conditions of two or three years ago could not have been dealt with, except, perhaps, at a loss, or at all events, no adequate return of profit. All who are interested in the mines of the Transvaal should possess this admirable work.

LIPTON, LTD., AND ITS ISSUE OF 250,000 ORDINARY SHARES.—We are informed that letters of regret have been posted.

The Directors of the London Trading Bank have recommended the payment of a dividend of 5 per cent. per annum, with a bonus of 1 per cent. per annum for the past six months.

NEW ISSUE.

CASUALTY INSURANCE.

Subscriptions are invited by the Casualty Insurance Co., Ltd., for 27,285 shares of £5 each. The company, which has a capital of £150,000, in £5 shares, of which 2,715 have already been issued, was formed in February, 1904, for, inter alia, the transaction of the business of personal accident and sickness insurance, and the company has hitherto mainly confined its operations to that class of insurance. The directors consider that the time has now arrived when, with the organisation which has been brought into existence, the company should extend the scope of its business and direct its attention to other classes of insurance (policies and annuities on human life excepted), and in order to enable this to be done the share capital of the company has recently been increased to its present amount. Messrs. Martin Farlow and Co., the company's auditors, report that a few months elapsed after the registration of the company before it actually commenced business, and up to December 31st, 1907, the premium income amounted to £22,288, while the claims paid and outstanding, but not including risks unexpired, amounted to £9,178, and the commissions and expenses of management, exclusive of the sum transferred to organisation account, amounted to £13,815. The prospectus goes on to state that the late managing director, Mr. Lee-Smith, having resigned that position, Mr. Richard C. Thomas has been appointed general manager and secretary. Mr. Thomas was for many years connected with the Ocean Accident and Guarantee Corporation, Ltd., and has vacated the position of London manager of the International Insurance Co., Ltd., in order to become general manager and secretary of the company. The directors state that upon being provided with sufficient further capital from this issue to undertake, in addition to the existing business, other classes of insurance such as workmen's compensation, domestic servants, third party, horse drivers' risks, motor-car insurance, fidelity guarantees, burglary, plate glass, lift, live stock, &c., fire (the company is not connected with any tariff or other restrictive combination) and Debenture guarantee.

* "The *Statist's* Mines of the Transvaal," published at the offices of the *Statist*, 51, Cannon Street, E.C.

FINANCIAL ENQUIRIES.

LONDON AND EAST INDIAN COLONIAL LIFE ASSURANCE COMPANY.—F. R. (Uxbridge).—The answer is in the negative.

ELECTRIC TAXI-CAB COMPANY, LIMITED.—W. R. (Kensington).—The purchase would be a very speculative one.

FOREIGN LOTTERIES.—M. L. (London).—We do not give addresses of foreign lotteries, and should advise you not to seek them. If you find them you will only lose your money.

SPENCER, SANTO AND COMPANY.—H. C. C. (Hendon).—We see little likelihood of rise in quotation at present.

SAFE INVESTMENT.—H. G. (Fittleworth).—Certainly not. If you want to invest put your money into sound securities quoted on the Stock Exchange.

HUNGARIAN LOTTERIES.—J. F. (Leicester).—We never recommend these foreign lotteries.

THE REFUGE INSURANCE COMPANY.—S. R. (Hounslow).—We cannot express an opinion on the refusal of the company to help you without fuller facts than you send us in your letter. If you are passing this way at any time look in and tell us your story, and we will see what we can do to help you.

PROVINCIAL HOMES INVESTMENT COMPANY.—W. H. P. (Bath).—We are disposed to think there is something in the rumours to which you refer.

A. DARRACQ AND COMPANY.—H. B. G. (Portman Square).—We think it probable, but not perhaps just yet.

SAFE INVESTMENT.—H. N. T. (Taunton).—The Money Society to which you refer is not the kind of investment we recommend.

COMBINATIONS AND MARGINS.—F. W. P. (Bournemouth).—Have nothing to do with any of these schemes.

THE SALVATION ARMY ASSURANCE SOCIETY.—N. J. C. (Liverpool).—The correspondence shows that the company does its business in a very slovenly way, but under the circumstances described we do not very well see how they could make the transfer without the consent of the husband. We return the correspondence.

GOLDEN GATE CORPORATION.—A. A. T. (Harborne).—In our opinion it would be throwing good money after bad.

BRITISH UNITED ASSURANCE COMPANY.—R. S. (Glasgow).—The answer is in the negative.

ONE AND ALL SICKNESS AND ACCIDENT.—A. W.—Yes, we are quite aware that the association has power to make "levies." By the way, you omit your name and address. Should you have occasion to write us again they must be given if you wish us to take any notice of your letter. S. H. (Small Heath).—We have both your letters, and are glad to learn from the second that your dispute with the association is settled, and in a way that gives you complete satisfaction.

SAFE DEPOSIT.—DOUBTFUL (Thornford).—We advise you to have nothing to do with Nos. 1 and 2 of your list. No. 3 is respectably conducted.

INSURANCE COMPANY.—G. H. (Paddington).—Have nothing to do with the concern you name. It is unworthy of confidence.

PROVINCIAL HOMES INVESTMENT COMPANY.—H. W. L. (Brighton).—We do not see the injustice if there was no attempt on the part of the managers of the company to deceive the person who dealt with them. People must use their wits if they are to get along in this world, and those who take out policies, and will not take the trouble to master their contents before paying the premiums, can blame nobody but themselves if later on they find the conditions different to what they thought they were.

ALEXANDER BYRNE AND COMPANY.—A. M. G. (Malvern Link).—We are obliged by the prospectus from these people, in which they profess to "guarantee against loss of capital." To quote from the prospectus, "We open and close these deals at what we consider the right moment, and we also guarantee the capital in these transactions. Whilst we guarantee against loss of capital, there is always the chance that the same may earn a profit four or five times greater." We agree with you that, where statements of this kind are sent broadcast over the country for the purpose of inducing the public to send the brokers concerned monies, the police ought to interfere. It is, however, lamentable to reflect that hundreds of people are misled by offers of the kind. How can they suppose that Alexander Byrne and Co., or anybody else, would on their behalf undertake Stock Exchange speculations, and bear the loss, if loss is incurred, whilst sending to the client the whole of the profit, if profit there happened to be?

ARGYLL MOTORS, LIMITED.—F. J. (Cardigan).—You would incur no financial liability by sending a proxy.

PEN WYOMING COPPER COMPANY.—E. W. T. (New York).—Yes, certainly the bank should give your wife credit for the use of the money for the two years, if the facts are as you state them, and, of course, 500 francs would have bought more than 100 shares at the date you name. How does the person entrusted with the purchase of the shares explain the delay?

VINEGAR COMPANY.—VINEGAR (Ely).—We do not think the position is as bad as your friend represents, but the business has not been doing well lately.

OUTSIDE BROKERS.—T. R. (Caeran).—Have nothing to do with the people you name. W. F. M. (Swansea).—Our advice to you is to have nothing to do with Stock Exchange speculations of any kind, but if you *will* gamble, deal with a member of the Stock Exchange.

PROVIDENT ASSOCIATION OF LONDON.—G. B. (Wolverhampton).—It is financially strong and well managed. H. S. (Byers Green).—We have no reason to question the accuracy of the report and balance-sheet you send us. We have no doubt the association will fulfil any contract you may enter into with it. E. T. G. (Finchley Lane).—Yes, the association is financially strong. TEBOSTLE (Handsworth).—Ditto.

FARROW'S BANK.—A. W. J. (Notting Hill).—We think so. A. G. (Streatham).—The reply to the previous question answers yours. V. R. S. (Brighton).—We think you may safely deposit with Farrow's Bank. Have nothing to do with the outside brokers you name. D. H. M. (Llandudno).—We think you may deal with them without apprehension.

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY.—C. L. (Strood).—The company transacts a large industrial business and also ordinary life business. It is one of standing.

PORT LINCOLN COPPER COMPANY.—F. B. (Stoke Newington).—If you are a holder of shares not fully paid, we fear you have no option but to meet the call.

THE CITY AND COUNTY PURCHASE COMPANY.—BRICKS (Aberdeen).—You had better wait until you have full details of the matter to which your letter refers, and make us acquainted with them, if you wish our opinion or advice.

ANGLO-AMERICAN FINANCE COMPANY.—G. H. F. (Leeds).—The answer is in the negative.

TRACY, MILLER AND COMPANY.—J. B. (Manchester).—Have nothing to do with them.

THE GRESHAM INSURANCE COMPANY.—T. G. N (Hull).—The Gresham has always been a very enterprising company, and has a large foreign business. It is in a sound financial position.

BOOTS' PURE DRUG COMPANY.—H. D. (East Ham).—Yes, we think so.

BRITISH NATURAL PREMIUM LIFE ASSOCIATION.—S. G. R. (Branhall).—We note the transmutation, and shall be glad to hear from you upon it.

TWO SHARES.—J. C. M. (Lower Edmonton).—We think both are worth holding.

SAFE DEPOSIT.—W. R. S. (Dartford).—We cannot recommend you to deposit with the people you name.

PROMOTION OF COMPANY.—CANADIAN CATTLE (Bristol).—We regret that we can be of no assistance to you in the matter.

The Casualty Insurance Company, Limited, are issuing a Prospectus which states, among other things as follows:—

This Company is not connected with any Tariff or other restrictive Combination.

Extract from the General Manager's Report:—"I have no hesitation in saying that, provided with further Working Capital, the Company with its present Directors, Agents, and connections, should soon be in the foremost rank of Insurance Companies."

This Prospectus has been filed with the Registrar of Joint Stock Companies.

The Application List is now open and will close on or before Thursday, the 16th day of July, 1908.

The CASUALTY INSURANCE COMPANY, Ltd.

Incorporated (in February, 1904) under the Companies' Acts, 1862 to 1900.

CAPITAL - - - - - - £150,000;

Divided into 30,000 Shares of £5 each, of which 2,715 have already been subscribed for and issued.

ISSUE OF 27,285 SHARES OF £5 EACH AT PAR.

Payable:—5s. per Share on Application, 10s. per Share on Allotment, and 15s. per Share One Month after Allotment, leaving the balance, namely: £3 10s. per Share to be called up as and when required in calls of not more than 5s. each at intervals of not less than three months, but it is not anticipated that any further calls will be necessary.

DIRECTORS:

*The Right Hon. LORD GRIMTHORPE (Chairman), 80, Portland Place, W. (Chairman of the F.I.A.T. Motor Cab Co., Ltd.).

Sir ROBERT J. PRICE, M.P. (Vice-Chairman), 6, Sussex Mansions, S.W. (Chairman of United African Exploration Co., Ltd.).

VALENTINE BENNETT, Esq., 19, Old Broad Street, E.C.

*JOSEPH BRAILSFORD Esq., Burnt Stones, Sheffield (Solicitor), (Chairman of Ebbw Vale Steel, Iron and Coal Co., Ltd.).

*W. B. COBAY, Esq., 74, Park Street, Grosvenor Square, W., and Hythe, Kent (Chairman of the Hythe Imperial Hotel Co., Ltd.).

*C. CORDINGLEY, Esq., 27-33, Charing Cross Road, W.C. (Director of Wyman and Sons, Ltd.).

*TOM B. DAVIS, Esq., Manager Lyric, Apollo and New Royalty Theatres, London, and Managing Director of the Theatre Royal, Birmingham, Limited.

*H. PASSMORE EDWARDS, Esq., 4, Arkwright Road, Hampstead, N.W. (Director of the Strand Newspaper Co., Ltd.),

*Sir VALENTINE R. GRACE, Bart., D.L., J.P., 23, Cromwell Road, Hove (Chairman of Dublin Board of the Confederation Life Association of Canada).

Sir HENRY F. HIBBERT, J.P., Dalegarth, Chorley, Lancs. (Member of London Board of the Canada Life Assurance Company).

*Alderman FRED KINDER, J.P., Woodlands, Kirkstall, Leeds (Director of Universal Insurance Loan and Investment Co., Ltd.).

*ADRIAN LUMLEY, Esq., 23, St. James's Street, S.W. (Of Messrs. Lumleys', Ltd., Estate Agents).

*BERTRAM B. VAN PRAAGH, Esq., 4, Deanery Street, Park Lane, W. (Solicitor).

*CHARLES RYALL, Esq., 62, Harley Street, W.

(* Has recently joined the Board in view of the extension of the Company's operations.)

BANKERS:

THE UNION OF LONDON AND SMITH'S BANK, LIMITED, 85, Chancery Lane, W.C.

SOLICITORS:

STEADMAN, VAN PRAAGH AND GAYLOR, 4, Suffolk Street, Pall Mall East, S.W.

AUDITORS:

MARTIN FARLOW AND CO., Incorporated Accountants, 4, King Street, Cheapside E.C.

VALUERS AND SURVEYORS:

WEATHERALL AND GREEN, 22, Chancery Lane, W.C.

CONSULTING ACTUARY:

HARRY BEARMAN, Esq., F.I.A., St. Mildred's House, Poultry, E.C.

GENERAL MANAGER AND SECRETARY:

RICHARD C. THOMAS.

REGISTERED OFFICE:

ROOM 66, 7, WATERLOO PLACE, PALL MALL, S.W.

Extracts from Prospectus.

This Company was formed in February, 1904, for the purposes mentioned in its Memorandum of Association, one of its objects being the transaction of the business of Personal Accident and Sickness Insurance, and the Company has hitherto mainly confined its operations to that class of Insurance.

The Directors consider that the time has now arrived when, with the organisation which has been brought into existence, the Company should extend the scope of its business and direct its attention to other classes of Insurance (policies and annuities on human life excepted), and in order to enable this to be done the Share Capital of the Company has recently been increased to its present amount.

No Shares in the Company's Capital have been issued otherwise than for cash.

It is the intention of the Directors, upon being provided with sufficient further Capital from this issue to undertake in addition to the existing business, other classes of Insurance such as:—

WORKMEN'S COMPENSATION.—DOMESTIC SERVANTS.

THIRD PARTY, HORSE DRIVERS' RISKS.

MOTOR CAR INSURANCE.

FIDELITY GUARANTEES, BURGLARY, PLATE GLASS, LIFT, LIVE STOCK, ETC.

FIRE.

The Company, not being connected with any Tariff or other restrictive combination, are in a position to accept each individual risk on its merits. A large field is open for a Company transacting business on these lines.

GENERALLY.

With a head office in London, and an organisation which includes over 3,000 appointed Agents, many of them being in the chief industrial centres, a capable Manager and Officials and an experienced Board, the business of this Company can be efficiently conducted without the difficulty confronting a new Company.

With the additional capital provided by this issue, the directors anticipate that considerable profit should be made, and that substantial dividends will be paid by the Company in the near future, in which case the Shares will command a large premium.

The Memorandum and Articles of Association, Contracts, Reports of Mr. Richard C. Thomas, and the Auditors, and the Accounts of the Company as certified by the Auditors, can be inspected at the Offices of the Solicitors by any intending subscriber whilst the List is open between the hours of 10 a.m. and 4 p.m.

A Brokerage of One Shilling and Threepence per Share will be paid by the Company in respect of all Shares allotted upon application forms bearing Broker's stamps.

Application for shares should be made on the accompanying form, and forwarded with a remittance for the amount payable on application to the Company's Bankers. If no allotment is made the application money will be returned in full, and where the amount of Shares allotted is less than that applied for, the surplus will be credited in reduction of the amount payable on allotment, and any excess will be returned to the Applicant.

Application will be made in due course to the Stock Exchange, London, for a settlement of and quotation in the Shares.

Prospectuses and Forms of Application may be obtained from the Company's Bankers, at the Company's offices and at the offices of Messrs Steele, Lockhart, and Co., Room 66, 62, London Wall, London, E.C.

London, 1st July, 1908.

This Form may be cut out and used.

The Casualty Insurance Company, Limited.

No.....

CAPITAL - - - - - - - £150,000

Divided into 30,000 Shares of £5 each.

APPLICATION FOR SHARES.

To the DIRECTORS of THE CASUALTY INSURANCE COMPANY, LIMITED.

GENTLEMEN,

Having paid to the Company's Bankers the sum of.....being a deposit of 5s. per Share on application for.....Shares of £5 each in the above-named Company, I request you to allot me that number of Shares upon the terms of the Company's Prospectus, dated 1st July, 1908, filed with the Registrar of Joint Stock Companies, and subject to the Memorandum and Articles of Association of the Company, and I hereby agree to accept the same or any smaller number that may be allotted to me, and to pay the further instalments upon the terms of the said Prospectus, and I authorise you to register me as the holder of the Shares allotted to me.

NOTE:—Please write very distinctly.

ORDINARY SIGNATURE .....

NAME (in full) .....

ADDRESS (in full) .....

PROFESSION OR BUSINESS .....

DATED.....1908.

All Cheques to be made payable to Bearer and crossed "& Co."

This Form to be filled up and sent inland with remittance to the Company's Bankers, at Room 66, 62, Chancery Lane, W.C.

AMONG THE LAWYERS.

THE ASQUITH DINNER.

The speeches made at the dinner given by the Bar to the Prime Minister last week were worthy of the occasion, a very memorable one. Mr. Asquith is the first practising barrister who has ever reached the position of Prime Minister. And yet there have been much more brilliant lawyers, some of them backed by great social influence, who have tried hard and failed to win the coveted prize. In his felicitous speech proposing Mr. Asquith's health, Sir Edward Clarke expressed the hope that during his Premiership he would do something to make the Judicial Committee of the Privy Council worthy of the Empire, and Mr. Asquith, in his reply, referred sympathetically to the matter. If only Mr. Asquith would give his personal attention to it and create, as he well might, a tribunal worthy of the complete confidence of the various sections of the Empire, with their different legal systems, this would in itself be an achievement that would make his Premiership worthy of remembrance.

AT IT AGAIN.

For some little time past, Mr. Justice Grantham has avoided indiscreet utterances from the Bench. Or, perhaps it is that reporters have been merciful and omitted to note them. However that may be, he has been indulging in some remarks to the Grand Jury at the York City Assizes which will seem to many open to considerable criticism. Mr. Justice Grantham is a great upholder of the Circuit system, and decries those who are not. For ourselves, we think the circuit system has much to recommend it, but it is in sad need of rearrangement. It is no answer, as Mr. Justice Grantham seems to think it is, to critics to say that when the judges visit York they find plenty to do. Of course they do, and so they find plenty to do when they visit Leeds, and Manchester, and other great towns; the objection is to their visiting other small townlets and towns where there is little or nothing to do, and where what there is to do might just as well be done by the ordinary magistrate. Mr. Justice Grantham went on to say that the arrears in the London Courts might be met by the appointment of more judges, and then he indulged in a very questionable reference to the Government:—"He knew nothing about politics himself, but he had heard that the Government had embarked on a scheme which would necessitate heavy demands being made on the wealth of the country to keep faith with the people. He had heard it said that no arrangements had been made to provide the pensions proposed to be paid, but no doubt that was a slander and a libel on the Government." Was that quite worthy of a judge of the High Court?

ADMINISTRATION ORDERS.

In our last issue in "The World, Flesh, and Devil" we referred to a remark of Judge Cyril Dodd, calling attention to the fact that the poor man who is head over ears in debt does not make as much use of administration orders as he is entitled to do. The reason, according to the Judge, is that if a poor man wants to go bankrupt he is handicapped by the fact that he has to pay in fees 2s. for every sovereign he owes. Supposing he is in debt £50 he must find £5 in cash before an administration order is granted. A correspondent, referring to this observation of the Judge, says that it is quite erroneous, this statement that the fees must be paid before an order is granted. As a matter of fact the debtor does not have to pay a penny until the order is made, and then the fees are joined to the debts, and the total paid by monthly instalments. These are taken when sufficient money has been so paid into Court. The County Court rule referred to is as follows:—

> "Money paid into the Court under the Order shall be appropriated first in satisfaction of the costs of a plaintiff in the action. Next in satisfaction of the costs of administration, which shall not exceed 2s. in the pound of the total amount of the debts, and then in liquidation of debts in accordance with the order." Sec. 122, sub.-sec. 846 and 47 Vic., c. 52.

SOME LEGAL QUERIES.

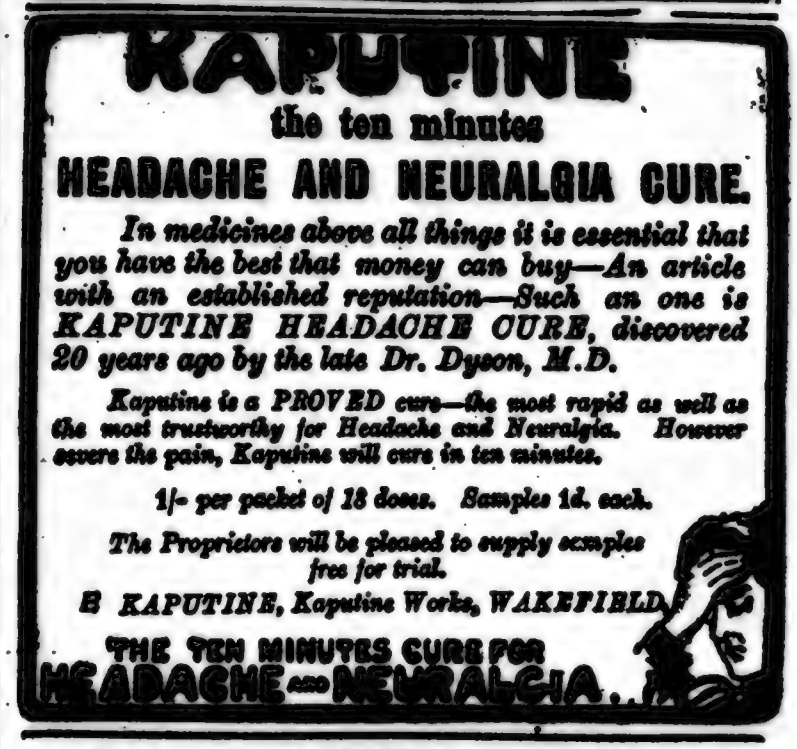
MARRIAGE SETTLEMENT.—JUSTICE (Birmingham).—It seems to us that the trustee is the person who is liable to put the matter right, as the property ought to be still vested in him. The father cannot have become legally entitled to deal with it, and, if you put the matter in the hands of a solicitor, you ought to have no difficulty in getting things put right.

REFUND OF INCOME TAX.—MUNROW (Bristol).—If you applied to the head office, it would go to the Secretary, Inland Revenue (Income Tax Claims Branch), Somerset House, London, W.C.

CLAIM UPON RAILWAY COMPANY.—You do not say whether you had taken a ticket just before the train came in, and this is material. If you had, it appears to us that the company were bound to let you into the train, but, if you had a return ticket, they may reasonably refuse to let you on the platform at the last moment. In the latter case, we doubt if you would win an action.

CLAIM UPON ESTATE.—ENQUIRER (Greenock).—First make sure that the money lies in Chancery unclaimed, and to do this you should get from the office of the "London Gazette," St. Martin's Lane, London, W.C., a copy of the supplement giving the names of all persons interested in such funds. Then apply to the Chancery Office, Courts of Justice, for details. The Secretary of the Admiralty, London, S.W., would tell you what information he could give as to the service of the deceased. Our own view agrees with yours—that, if you have a good *prima facie* claim, you should employ a solicitor to establish it.

ONE
"Erasmic"
SHAVING STICK
Covers a Multitude of Chins.
Greater luxury and ease in shaving than that afforded by the "ERASMIC" Shaving Stick is impossible. The British and Best Soap, which yields a free, creamy lather, and DOES NOT DRY ON THE FACE.
A 1/- Stick will last a Twelvemonth.
Obtainable of all Chemists and Hairdressers.
A SAMPLE STICK
(for 30 shaves) sent post free on receipt of Three Penny Stamps.
The ERASMIC Co., Ltd.
(Dept. K) WARRINGTON.


KAPUTINE
the ten minutes
HEADACHE AND NEURALGIA CURE.
In medicines above all things it is essential that you have the best that money can buy—An article with an established reputation—Such an one is KAPUTINE HEADACHE CURE, discovered 20 years ago by the late Dr. Dyson, M.D.
Kaputine is a PROVED cure—the most rapid as well as the most trustworthy for Headache and Neuralgia. However severe the pain, Kaputine will cure in ten minutes.
1/- per packet of 18 doses. Samples 1d. each.
The Proprietors will be pleased to supply samples free for trial.
E KAPUTINE, Kaputine Works, WAKEFIELD.
THE TEN MINUTES CURE FOR
HEADACHE AND NEURALGIA.

ROYAL MERCEDES MOTOR CARS FOR HIRE.

THE PARK MOTOR CO., 216, Tottenham Court Rd., W.C.
Are the Original and Only firm supplying this type of car.
Numerous Testimonials from Royalty and others can be seen.
Telegrams: "Handleable, London." Telephone: 7555 and 7512 Gerrard

BIRKBECK BANK

Established 1851.
SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.
2½ PER CENT. INTEREST
allowed on Deposit Accounts.
2 PER CENT. INTEREST
on Drawing Accounts with Cheque Book.
All general Banking Business transacted.
ALMANACK, with full particulars, POST FREE.
C. F. RAVENSCROFT, Secretary.

A COPY OF THIS PROSPECTUS HAS BEEN FILED WITH THE REGISTRAR OF JOINT STOCK COMPANIES.

The Subscription List will be OPEN to-day (THURSDAY), the 16th July, 1908, and will CLOSE on or before SATURDAY, the 18th July, 1908, for Town, and on or before MONDAY, the 20th July, 1908, for Country.

PETROLITE (1908) LIMITED

(Incorporated under the Companies Acts, 1862 to 1907).

CAPITAL - - £75,000,

Divided into 75,000 Shares of £1 each.

Of the above Capital 32,000 Shares are accepted by the Vendors in part payment of the purchase money, and the balance,

43,000 Shares, are now offered for Public Subscription, payable as follows:

5s. per Share on Application;
5s. „ „ Allotment;

And the balance in two instalments of 5s. per Share at intervals of one and two months from date of Allotment.

Of this Issue £29,000 will be available as Working Capital.

If no allotment is made the deposit will be returned without deduction, and if a partial allotment is made the balance will be applied towards the payment due on Allotment.

No part of this Issue will be underwritten.

DIRECTORS.

CHARLES FAUNCE HITCHINS, M.I.M.E., of 25, Victoria Street, Westminster, Civil Engineer.

SYDNEY URWICK DENT, of Creek Cottage, West Mersea, Essex, Gentleman.

JAMES ELLIOTT, of Temple Bar House, 23, Fleet Street, E.C., Director of James Elliott and Co. (London), Limited.

RICHARD ESTRIDGE HEARD, of 203, High Holborn, W.C., Managing Director of Petrolite, Limited.

BANKERS.

THE LONDON JOINT STOCK BANK, LIMITED, High Holborn Branch, 120, High Holborn, W.C.

SOLICITORS.

MESSRS. ALPE AND WARD, 3, Serjeant's Inn, Temple, E.C.

AUDITORS.

MESSRS. BLAKEMORE AND CO., 4, Old Jewry, E.C.

SECRETARY AND REGISTERED OFFICES.

ROBERT DOUGLAS COLQUHOUN, 202, High Holborn, W.C.

Specially selected by H.M. Office of Works, Edinburgh, for lighting Holyrood Palace.

Passed by L.C.C. as an absolutely safe Lamp, and for emergency lights in Theatres.

The only portable Lamp allowed to be exhibited lighted in Agricultural Hall, Olympia, and Horticultural Hall Exhibitions.

Sanctioned by Insurance Companies without extra premium.

PROSPECTUS.

This Company has been formed for the purpose of acquiring as a going concern (free from all trade liabilities) and further developing the business carried on by Petrolite, Limited, under Royalty, and all its rights and interests, and all further improvements in connection with the Inventions of Hugh Marshall, D.Sc., F.R.S.; F.R.S.E., Assistant Professor in the University of Edinburgh, and others, for "Petrolite" Incandescent Lamps and other apparatus for burning carburetted air, for lighting, heating, and power purposes. The invention of the "Petrolite" Incandescent Lamp is the result of long experiments and careful researches, and is admitted to be, on account of its safety and simplicity in working, a most perfect Invention. The rights acquired, and to be acquired, are protected by the following Patents:—

GREAT BRITAIN.—3,030 of 1902; 26,221 of 1902; 11,789 of 1903; 25,465 of 1904; 2,507 of 1906; 11,784 of 1906; 19,032 of 1906; and 8,234 of 1907.

COLONIAL.—Canada, 87,128 of 1904, and 105,103 of 1907; New Zealand, 17,511 of 1904, and 22,507 of 1907; Victoria, 21,303 of 1904; West Australia, 4,799 of 1904; New South Wales, 13,839 of 1904; Cape Colony, 53 of 1904; Transvaal, 34 of 1904; Natal, 63 of 1904; India, 28 of 1904.

UNITED STATES OF AMERICA.—762,063 of 1904; 762,734 of 1904; 774,485 of 1904; 774,486 of 1904; 857,769 of 1907; and 875,010 of 1907.

CONTINENTAL.—Germany, 190,336 of 1907; France, 377,978 of 1907; Spain, 40,831 of 1907; Austria, 3,414 of 1907; Belgium, 200,935 of 1907; Portugal, 5,918 of 1907; Japan, 13,626 of 1907.

The Patented Inventions comprise:—

(1) An improvement relating more particularly to an apparatus for carburetting air, by which the air is automatically and continuously caburetted by being made to pass in a downward direction through a receptacle charged with an absorbent incombustible material saturated with Petroleum Spirit, such receptacle being in immediate proximity to the burner, the carburetted air being brought through a tube direct to the burner from the absorbent material by the heat of combustion in the chimney.

(2) The principle of petrol lighting can be used with any ordinary gas burner, also the Argand burner, or the well-known Bahsen burner, which gives a brilliant light with any ordinary incandescent mantle.

The action of the Lamp may be described as follows:—

The application of a light to the burner causes immediately a slight draught, which draws the cold air through the perforations of the saturated material. The air in its passage is carburetted with vapour, and this in its way up the burner tube is automatically mixed with more cold air in the exact proportion required to give perfect combustion, immediately igniting on reaching the burner.

The great advantages of the "Petrolite" Lamp are—

ITS ABSOLUTE SAFETY, there being no liquid to spill in the event of its being overturned.

ITS ABSOLUTE CLEANLINESS, there is no liquid to leak and consequently no cleaning required.

ITS HEALTHINESS, owing to the perfect combustion, there are no fumes to vitiate the atmosphere, and it is therefore not injurious to plants, book-bindings, draperies, or other decorations.

In this connection it may be mentioned that the Institute of Hygiene has granted its Certificate, this Lamp being the only one which has been granted this distinction.

A most favourable report has also been made by Professor Richard Stansfield, M.I.C.E., F.R.S.E., being the result of tests made at the Heriot Watt College on the Petrolite Carburettar in regard to Power.

The Royal Scottish Society of Arts, acting on the strong recommendation of its Scientific Committee, awarded the Petrolite Lamp the "Keith Prize," consisting of a Gold Medal and a sum of money, for high efficiency, ease of regulation, length of burning, and absolute safety.

ECONOMY IN USE.—The cost of using the Petrolite Lamps is much less than that of ordinary paraffin lamps, while the light given is of much greater efficiency.

SAVING OF LABOUR.—As there are no wicks to trim and no cleaning required with these Lamps, all labour in connection therewith is reduced to a minimum.

The Petrolite Lamp has been submitted to the following tests by the British Fire Prevention Committee, in the presence of the following:—Ellis Marsland, Esq., District Surveyor; Bernard Dickson, Esq., A.R.I.B.A.; Major-General R. R. Festing, C.B., F.R.S., J. R. Rostler, Esq., M.Inst. C.E., Metropolitan Water Board, Lieut.-Colonel Fox, F.R.G.S., London Salvage Corps; Herbert Dyer, Esq., National Fire Brigades Union, and representatives of the leading Insurance Companies, with the results stated:—

TESTS.

(1.) A Lamp was placed on an ordinary wooden table in a hall having a tiled floor, and gently tipped over and rolled off the table on to the floor.

(2.) The same conditions obtained as No. 1, but the Lamp was forcibly overturned.

(3.) The same conditions as No. 1, but the Lamp was rolled on to some muslin and shavings laid upon the floor.

(4.) The same conditions as No. 1, but the Lamp was forcibly overturned on to the muslin and shavings.

(5.) A Lamp was kept burning for 30 minutes and then extinguished, the chimney and mantle were removed, the valve was opened and a light applied.

(6.) The valve of a Lamp was left turned on for 30 minutes in an ordinary temperature, the chimney and mantle being removed a light was applied.

(7.) A jet of water was applied to a lighted Lamp.

RESULTS.

(1.) The glass and mantle were broken and the Lamp went out.
(2.) The glass and mantle were broken and the Lamp went out.
(3) The mantle was broken and the Lamp went out.
(4.) The mantle was broken and the Lamp went out.
(5.) No ignition took place.
(6.) No ignition took place.
(7.) The chimney and mantle were broken and the Lamp was extinguished.

The Vendor Company has since its formation devoted its time and resources to improving and developing the Lamp, and bringing it to its present state of efficiency, rather than to the pushing of the sale with a view to earning profits.

With the Working Capital which will be available, an energetic course of exploiting and advertising the Lamp can be pursued.

Upon the basis of a production of 22,500 Lamps a net annual profit is arrived at approximating to £7,500, which would be equal to a dividend of 10 per cent. on the capital of the Company. This output should soon be passed, and considering the area covered by the Company's patents a sale of 30,000 Lamps is not too much to anticipate, in which the ratio of trade profits to fixed charges would be considerably greater, and a net profit of upwards of £12,000 would be earned. The foregoing estimate does not include the profits which can confidently be expected to be derived from the sale of the Company's heating and cooking stoves and accessories incidental to the business.

This estimate of profits has been carefully prepared based on the experience of past working. The cost of manufacture has been liberally estimated. Fixed charges, including rent, rates, taxes, travellers' commission, advertising and administration expenses have also been adequately dealt with.

The present demand now exceeds the Vendor Company's power of supply.

The Vendor Company has also entered into arrangements for the sale of Lamps in the following Colonies:—

British South Africa; Portuguese East Africa; New Zealand; The Commonwealth of Australia; India and Ceylon.

With the numerous advantages of the "Petrolite" Incandescent Lamp, its suitability for everyy lighting purpose, the important Agencies already established, the Company, with its moderate capitalisation should prove a highly remunerative industrial undertaking, exercising as it does a monopoly over the greater part of the world, and the Directors from their past experience have every reason to believe that these expectations will be fulfilled.

It is not intended to set up a manufacturing plant which would entail heavy establishment charges, but the component parts will be bought from Manufacturers, the work on the Company's premises being limited to putting the parts together and the adapting of the Petrolite System to customers' existing fittings, which will be a substantial item of revenue. The Company will also sell Accessories, Petrolite Mantles, Chimneys, Safety Cans, Stands, etc., etc.

Well equipped showrooms have been opened at 202, High Holborn, W.C., exactly opposite the British Museum Tube Station, and every type of Lamp manufactured by the Company is on view there and its practical use demonstrated.

The stock, plant and machinery goods, furniture and effects mentioned in Contract (d) referred to below taken at cost price are of the value of £2,950.

The preliminary expenses are estimated at £2,500.

All preliminary expenses—up to and including allotment—which include the expenses of and incidental to the preparation and execution of the Contract of Sale between the Vendors and the Company, and the formation, registration and advertising of the Company will be paid by the Vendors. This is provided for in Contract (d) referred to below.

The minimum subscription upon which the Directors may proceed to allotment is fixed by the Articles of Association at £17,000.

The following particulars, from the Articles of Association of the Company, as to the remuneration of the Directors, are given in compliance with Section 8 of the Companies Act, 1907:—

The Directors' remuneration shall be at the rate of £100 per annum each.

The services of Mr. Richard Estridge Heard, the present Managing Director of Petrolite, Limited, will be retained.

The following Agreements have been entered into:—

(a) An Agreement dated the 6th May, 1908, and made between Frank West Suter and Charles Wayman, both of 66, Berners Street, Oxford Street, London, of the first part, and said Frank West Suter of the second part,, and Petrolite, Limited, whose registered office is situate at 106, York Road, Lambeth, London, of the third part, being an Agreement for sale of part of the letters patent hereinbefore referred to, with the benefit of all improvements that may be made by the said Frank West Suter and Charles Wayman or either of them in the said inventions, in consideration of the sum of £4,000 to be paid and satisfied as to £2,000 part thereof by the allotment of 2,000 fully-paid Shares in this Company and the balance in cash. This Contract has been cancelled by an Agreement dated the 25th day of June, 1908, and made between the said Frank West Suter and Charles Wayman, Thomas White, of 57, Highbury Hill, London, James Elliott, of Temple Bar House, Fleet Street, London, and Richard Estridge Heard, of 202, High Holborn, London (therein referred to as the Vendors), of the one part, and Petrolite, Limited, of the other part, whereby the Vendors agreed to sell to the Company the several inventions and letters patent referred to in the first and second parts of the Schedule thereto, and also the invention, short particulars whereof are referred to in the third part of the schedule thereto, in consideration of £3,700, payable as to £1,700 in fully-paid shares of the Company, and the balance of £2,000 in cash. As between themselves the said James Elliott, Thomas White and Richard Estridge Heard take one third of the purchase consideration in equal shares, and the said Frank West Suter and Charles Wayman take the balance of the consideration in equal shares.

(b) An Agreement dated the 26th day of June, 1908, and made between The Hotkin Light and Power Company, Limited, whose registered office is at 4a, St. Andrew's Square, Edinburgh, and Hugh Marshall, of 12, Lonsdale Terrace, Edinburgh, of the one part, and Petrolite, Limited, of the other part, being an Agreement for the sale of part of the letters patent hereinbefore referred to, in consideration of £6,000 to be paid and satisfied as to £3,000 by the allotment to The Hotkin Light and Power Company, Limited, and the said Hugh Marshall or nominee may direct, of 3,000 Shares credited as fully-paid in this Company, and as to the balance thereof in cash.

(c) An Agreement dated the 2nd day of July, 1908, and made between the said Richard Estridge Heard of the one part, and William Montague Isbister, of 28, Albany Mansions, London, as Trustee for this Company of the other part, whereby the said Richard Estridge Heard agrees to serve the Company as Managing Director for the term of three years from the date of the incorporation of the Company on the terms in the said Agreement mentioned.

(d) An Agreement dated the 10th day of July, 1908, and made between Petrolite, Limited, of the one part and the said William Montague Isbister, as Trustee for this Company, of the other part. Under this Agreement, Petrolite, Limited, agrees to sell to this Company all the goodwill of the business of Petrolite, Limited, the whole of the patent rights set forth in the first and second schedules (subject, as to those set forth in the first schedule the letters patent relating to which are numbered 2,507 and 11,734, of 1906, above mentioned) to the payment of a royalty of threepence per lamp or stove, such royalty not to be less than £100 per annum), trade marks and trade designs of Petrolite, Limited; the benefit of Contracts (a) and (b); the benefit of certain other Contracts set forth in the third schedule to such Agreement, all the stock, plant and machinery, goods, furniture and effects of Petrolite, Limited, an inventory of which is annexed to the said Agreement, and the benefit of an underlease of the shop and part of the premises No. 202, High Holborn, London, W.C.; the consideration for the said sale is the payment by this Company of £14,000 in cash and the allotment to Petrolite, Limited, or its nominee or nominees of £32,000 in fully-paid Shares of this Company. Of this amount, £2,500 is paid for goodwill.

(e) An Agreement dated the 10th day of July, 1908, and made between Petrolite, Limited, of the one part, and William Henry Clarke of the other part, whereby Petrolite, Limited, in consideration of the said William Henry Clarke providing money for the preliminary expenses, agrees to repay the money so provided, and to procure the allotment or transfer to the said William Henry Clarke of two fully-paid-up Shares of this Company for and in respect of every one pound contributed by the said William Henry Clarke to Petrolite, Limited, for the preliminary expenses of this Company.

Mr. Sydney Urwick Dent is a holder of 29 Debentures of £50 each in Petrolite, Limited, but is not otherwise interested in the promotion of or in the property proposed to be acquired by this Company. The remaining Directors of this Company are Directors of and Shareholders, Mr. Hitchens holding 255 shares, Mr. Elliott 805 shares, and Mr. Heard, 1,812 shares in Petrolite, Limited, and as such are interested in the sale to this Company. Mr. Richard Estridge Heard is also a holder of nine Debentures of £50 each in Petrolite, Limited. In addition, Messrs. James Elliott and Richard Estridge Heard are interested as above-mentioned under Agreement (a). Mr. James Elliott is also a Director of and Shareholder in James Elliott and Co. (London), Limited, who will be employed to advertise this prospectus.

A Copy of the Memorandum of Association, and the names, descriptions and addresses of the signatories, and the number of Shares applied for by them, are printed on the back hereof, and are to be deemed to form part of this Prospectus.

Copies of the Articles of Association of the Company, and of the Contracts, may be seen at the Offices of the Company's Solicitors at any time during business hours before the closing of the Subscription List.

Applications for Shares must be made on the accompanying Application Form, which must be sent entire, with the amount payable on application, to the Bankers of the Company.

Copies of this Prospectus, with Application Forms, may be obtained from the Company's Bankers or Solicitors, and from the Company's Office.

Dated this 13th day of July, 1908.

PETROLITE (1908) LIMITED.

To the Directors of Petrolite (1908) Limited.

Gentlemen,—Having paid to the Company's Bankers, The London Joint Stock Bank, Limited, High Holborn Branch, 120, High Holborn, W.C., the sum of £..... being a deposit of 5s. per Share on ..... Shares in the above-named Company, I request you to allot me that number of Shares upon the terms of the Company's Prospectus, dated the 13th day of July, 1908, and I hereby agree to accept the same, or any smaller number that may be allotted to me, and to pay 5s. per Share on allotment, and the balance in two instalments of 5s. per Share, at intervals of one and two months from the date of allotment, as provided by the said Prospectus, and I authorise you to register me as the holder of the said Shares.

Dated this day of , 1908.

Name (in full) .....

Address .....

Profession or Occupation .....

Signature .....

AMONG THE MUMMERS.

THE AMATEUR AT THE ASYLUM.

This heading is not the title of a new sketch to be produced by Mr. John Lawson or another, with the most gruesome madhouse scene ever presented on any stage. It refers to a letter which I have received from a well-known amateur actor who for these purposes prefers to be known under the pen-name of "Gamaliel." Evidently my correspondent is a humorist as well as an amateur actor; for the Gamaliel of old, as my readers may remember, was a gentleman whose "rewarder was God and God only"—the bearing of which fact may be realised hereafter. Strictly speaking, I think, I ought to have held over "Gamaliel's" letter for a fortnight, Gamaliel's Saint Day being August 3, and his conduct on that day or thereabouts being the more blessed by reason thereof. But, here goes! "Gamaliel's" letter is printed below:—

> SIR,—It is surely time that a protest was made against the shabby treatment accorded to amateur dramatic clubs by the authorities of the county asylums, in the matter of food.
>
> Last season, I took part in club performances at over twenty asylums, in the majority of which the food was of the most indifferent quality, and in several such institutions the staple articles of diet consisted of raw beef, bread and soda-water, whilst the table was presided over by a uniformed attendant in place of a member of the medical staff, as used formerly to be the case. This is hardly the kind of hospitality one expects after a long and strenuous evening's work, with a cold train journey to follow. There are, I am happy to say, one or two exceptions, notably St. Andrew's Hospital, Northampton, and St. Anne's, Virginia Water, where every courtesy and attention are shown us; but such treatment is rare. Amateur clubs go to no little trouble and expense to provide good "shows," after arduous weeks of rehearsal, and the members of the companies often travel considerable distances in the depth of winter to meet their engagements. We are, therefore, not unreasonable in asking for better treatment at the hands of our hosts, if not for ourselves, then for the ladies of the company. It may probably be said that the three pounds paid by the asylums for each performance is a sufficient set-off against the services rendered; but in the majority of cases this amount barely covers travelling and other incidental expenses incurred by the club.
>
> I do not for a moment believe that the medical superintendents are aware of the state of affairs, and I sincerely hope that this complaint may open their eyes to what is probably after all a lapse of duty on the part of the catering officials and, therefore, easily remedied.

In my callow and unregenerate youth I had some experience of amateur theatricals at St. Andrew's Hospital myself; and I am glad to hear that the authorities of that great institution worthily maintain the traditions of courteous, not to say generous, consideration established by the late Dr. Bailey.

I remember that on one occasion, about 20 years ago, I combined the functions of "Press" and super for a touring professional company in which I had several friends, that had been invited to give an afternoon show at the asylum just mentioned. A medical man, since famous as Savage and mental expert, was one of my fellow supers. As we were leaving the charming little private theatre, a third super sidled up to me and, having inquired whether I was a newspaper man, and having been answered in the affirmative, he made a strange request. "Will you send me 5,000 copies of your paper," he asked, "containing a notice of the show?" I smiled an uncomfortable assent; for within the walls of an asylum one is uncharitable about the sanity of everyone, himself included, and especially of persons who order 5,000 copies of a local rag But I kept my countenance. "Would you give me your name and address?" I said. "Certainly," he replied; and then, with vast solemnity, he wrote in my note-book the words:

"KING DAVID, THE HEN-ROOST."

I promised to send on the copies; and, in fact, I did send on five of them. I thought that might be enough; and, besides the postal clerks in provincial towns have no inkling of humour. When next I visited St. Andrew's Hospital (I forgot to mention that I was not an inmate) I saw my third super strolling around, apparently as sane as a Suffragette. I asked him whether he received the papers all right, and he overwhelmed me with effusive thanks. Evedently that is the atmosphere of the asylum named; and a very good atmosphere, too.

I hope that "Gamaliel's" letter will work miracles. The French have a saying, just or unjust, about "Scottish hospitality"—which is the trick of allowing the man you have asked to have a drink to pay for both, yours and his; or more strictly speaking, to make your guest settle for your dinner when he is visiting you. The practice clearly is not confined to the noble nation beyond the Tweed, but waxes strong in the asylums of England. I commend this lamentable fact to the notice of the discriminating "Dagonet," who is interested equally in asylums and amateur actors, and to all others whom it may concern. It is a vice that, persisted in, may rob the pitiable residents in our gaols for the insane, and the humbler attendants thereon of the source of a keen occasional enjoyment.

P.

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

Humour versus Courage.

Have we a keener sense of humour than men? According to a certain lady who lectured on the subject the other day, we have not; in fact, she avers we have none whatever. I hold no brief for either side, but I must confess that in many ways we show a total lack of sense of the ridiculous. Look at the attitude of a woman in connection with a motor-'bus. When she is hailing it, she stands in the middle of the road and waves umbrella and parcel, or, failing either, her arms, like a frantic scarecrow. If the vehicle is full, she glares at the driver and stands in the roadway like an offended Minerva, or else, if she can get near the conductor, she argues with him about it. If, on the other hand, there is room, and she happens to be with friends, which is often the case, she says tender farewells to them for a couple of fortnights, or if they are going with her, she hesitates for the same time as to who shall go in first. If she has a lot of parcels, she generally elects to go on top, and gets stuck half-way, and needs the conductor's assistance to unhook her. In all this she shows her total lack of humour; she is so utterly unconscious of self. Yet, again, it is not the woman who sits on a cup of tea in the drawing-room, or falls over her umbrella. You say, the man is out of his element, possibly, but when is woman ever? Is not this a point in her favour? And is it not, perhaps, a sense of courage which replaces her sense of the ridiculous. It is this in a man which gets him through many trying situations, but it would not prove sufficient for a woman. She has much more to contend with in this world, many more anxious moments where courage is more necessary than humour. How could she dare to clothe herself in every new fashion, whether it suits her or not, if she had not inimitable courage? Had she a sense of humour she would not do it. However, it is a pity we do not try to cultivate it a little, for there is no doubt about its being an important factor for the ease and enjoyment of life.

What's in a Name?

The Bard was wrong. There is very much in a name. The infant who is born with a handle to his generally has rather a better time of it than the other kind. But that is not all. The indiscretion of a mother has often caused much misery. June and July are the months of roses, and weddings and babies, and all nice and foolish things, and so I would beg all mothers not to let recent events influence them in any way, as happened at the time of the war, when there appeared numberless little Pretorias and Mafekings. Think what a child fifteen years hence will feel if it is christened Entente Cordiale Jones, or Triple Alliance Smith.

New Waistbelts.

The newest designs are being made unusually elaborate. I have just been shown half-a-dozen that have arrived from Paris, and four out of the six had every square inch covered with ornamentation of one sort or another. A brown silk specimen had a heart-shaped plaque at the immediate back, covered with the silk closely gathered, the same idea forming the buckle in front. It was outlined on both edges with braid, while small braid bosses connected with embroidery went along the length. Another silk one—pale pink this time—had a series of tiny bows down back and front, the centre of each formed of gilt tissue, while daisies embroidered in gold thread formed graceful loops along the length of the belt.

More about Millinery.

That fascinating old-world fashion of placing a full frill of embroidered muslin or of lace inside the crown of a wide-brimmed or mushroom-shaped hat is growing in favour. It still has a quaint and striking aspect, and so should only be ventured upon by women who are possessed of the charms of youth and—to some extent—beauty. There seems a certain unfairness in this necessity that certainly exists, for only essaying these particularly dainty and fascinating styles of dress, if one is already possessed of a more than the average amount of personal charm. To see a plain woman, or one who begins to show signs of the passing of time, clad in any style that intimates that its wearer has aspirations to fascinate and charm, only serves to emphasise the deficiencies of Nature. No, only girls, or pretty, fluffy, fair-haired women must indulge in lace cap linings. Cool and becoming hats are being made of linen. One in butcher blue linen was simply trimmed by silk of the palest shade of pink swathed round the crown, the top being covered with blush roses, their rich green leaves resting all round upon the swathing of pink silk.

A Very Simple Complexion Tonic.

This little receipe from a very old Book of Beauty, is simplicity itself, and obviously perfectly harmless, while a great improvement to a cloudy complexion is likely to result from its use. Mix a small quantity of flowers of sulphur with a little milk. After it has stood for a few hours, very gently rub the lotion into the skin. This should be done about ten minutes before washing. It must be remembered that this mixture will not keep, but must be made fresh every day. It may be prepared over night with evening milk, and used first thing in the morning, but, after that, must be thrown away and another supply prepared for the evening's treatment.

£104,510

Paid Away in 18½ Months.

The Cheques below (part of £104,510) were paid to clients speculating with sums of £6 and upwards on the advice and recommendation of the

NATIONAL SHARE EXCHANGE.

We ask no one to deal with us until we have conclusively proved by certified cheques that we have paid clients upwards of £100,000 since January, 1907.

Here are a Few Cheques.

extracted from a 16 pp. Pamphlet, each page consisting of 3 columns, each column 57 cheques. This Pamphlet is sent free to all enquirers.

Cheques.	Initial.	Amount:— £.	s.	d.
B89108	ABW	25	0	0
B89142	WWT	30	0	0
B96026	FSG	30	0	0
B96034	HH	38	19	0
B96035	HH	48	0	0
B96353	AZ	45	0	0
B96354	WWT	39	0	0
B96358	TC	40	0	0
B96362	SP	51	5	0
B96363	AZ	35	0	0
B96365	WT	34	0	0
B96382	ABP	40	0	0
B96384	JAW	47	9	6
B96398	AZ	38	9	4
B96412	WT	36	0	0
B96414	WA	47	0	0
B96424	MDC	31	17	6
B96436	EMJ	27	10	0
B96448	WD	50	12	6
B97255	CEJ	36	5	0

Those who are in a position to invest £6 for a few days should Write, Call or Cut Out this Enquiry Form.

FREE ENQUIRY FORM.

To the Secretary,
THE NATIONAL SHARE EXCHANGE,
22, Great Winchester Street, London, E.C.

Telegrams: "Ratsherez, London." Telephone: 712, London Wall (5 lines)

Sir,—Please send me (gratis and post free) your full terms of business, your booklet entitled, "The Science of Money-Making," copy of your Chartered Accountants' Certificate, copies of Unsolicited Testimonials, and a list of separate Cheques paid to fivecustomers who have recently followed your advice. Also copy of your "Review" containing latest Recommendation for a quick rise.

NAME.....
(Rev., Mr., Mrs., or Miss.)

ADDRESS.....
J. B. 1908. (Please write distinctly.)

Date..... .....

BULL'S EYES.

SOME UNFOUNDED AND CONFOUNDED RUMOURS:—
That Lord Charles Beresford scored a signal victory.
That an "amateur" cricketer is necessarily a "gentleman."
That the Board of Trade like "figures" made in Germany.
That the Education Bill has been mislaid.
That tobacco will be the only "weed" Ireland produces.
That the Bishop of London is applying for a Post's licence.
That the enforced abolition of "substitutes" will be catching the brewer "on the hop."
That there are no foreign spies in this country.
That it is "good-night" to the Daylight Bill.
That the M.C.C. is very popular in Australia already.

A fashionable hat is described as being "adorned with wild cats." Another male prerogative usurped.

"A pretty smile may make one's fortune," says the *Strand Magazine*. This must be the smile that *does* come off.

A juror at the Old Bailey recently complained that he could not hear a word that was said. But the prisoners in the dock can hear every sentence.

The nursery on the sands at Southport will prevent the children from being rocked in the cradle of the deep.

The Essex Motor Club has arranged a motor trip for cripples. Who says humour is dying out?

On a lamp outside a pawnbroker's hangs the sign, "All cars stop here." Presumably to take tickets.

The Postmaster-General says he has no intention of introducing the cash-on-delivery system. The rumour was evidently c.o.d.

A writer says: "The cigarette is very much in the air at present." We thought it was very much in the mouth.

An Italian has produced music from an ivy leaf. Schoolmasters frequently produce it from a birch.

A Mdme. Henelly, whilst eating herrings, bit something hard, which proved to be a ring worth about £15. A hard-roed one is what she always asks for now.

A prolix barrister, arguing before the Master of the Rolls and two other Judges, went over an argument twice, and was beginning again when the Master interrupted, "We have heard that twice already." "There are three of your Lordships," the barrister retorted.

A schoolgirl at Eye has been awarded a clock for punctuality. A bit Irish.

Gas Engineers are about to hold a Congress. There will be a great escape of their staple product.

Apropos our recent reference to Glasgow "gentlemen" spitting in cars, a Scotch reader tells us that when a new carpet was put on the floor of the smoking room of a club, a notice appeared in the room:—"Those who expectorate on the new carpet, must not expect-to-rate as gentlemen."

He also says that a German gentleman, after a short residence in Glasgow, told his friends at home that Scotsmen prayed on their *knees* on Sunday, and on their *neebours* on weekdays.

On the subject of ill-treatment of children by nurses, the *Mirror* asks why park-keepers can't keep an eye on the maids. We believe it is more the fact that they can't keep their eyes off them.

Lloyd George admits that he will have "to raid somebody's hen-roost" next year for money for old-age pensions. People with "nest-eggs"—beware!

"The July *Storyteller*," reads a bookseller's announcement. Why not say the "Ju-liar"?

A recent speaker told his audience that "the man with an inquisitive child soon finds out how hopelessly ignorant of the meanest things he is." Surely there is bliss in such ignorance.

Mr. T. P. O'Connor has resumed the editorship of *M.A.P.* He intends to make it the MAP of the world.

"Advice is cheap," says Sir A. Conan Doyle. We believe he no longer practises as a doctor.

For stealing 3,000 religious books, a farmer has been sentenced to six months' imprisonment. He had a good motive.

An automatic voting machine has been invented. Nothing new.

"It is far easier to win love than keep it," says Diana. Which is also true of money.

The lady who recently made her hundredth balloon ascent evidently enjoys looking down on her friends.

After Shaving

Icilma Fluor Cream is the only cream to use, because it softens, cools and comforts the skin, and allays any irritation and soreness which the best razor is apt to cause. *If used overnight*

ICILMA FLUOR CREAM

makes the morning shave delightfully easy. Of all Chemists 1/-. Send 2d. for sample.
ICILMA Co., Ltd. (Dept. 266), 14a, Rosebery Avenue, London, E.C.

"CYCLING'S" 1,000 MILES TEST OF A "Gamage" £3-19-9 HIGH GRADE ENGLISH STEEL CYCLE.

"When Gamages introduced a cycle selling complete at £3 19s. 9d., some considerable doubt was expressed as to whether a reliable cycle could be turned out for such a sum. At Mr. Gamage's request, therefore, we have put one of these machines through a 1,000 miles test. The machine was selected by our representative at random from a large stock, and has been kept in reserve especially for wet weather and bad cycling conditions generally during the past winter. With the exception of the back tyre, which got nearly cut in half by a piece of glass, an unavoidable mishap in any case, we have had no trouble with the machine at all, and it has proved as reliable as could be desired, and is excellent value for the low price asked."

SEE "CYCLING," JULY 1st, 1908, pages 10 and 21.

Now don't you think it's time YOU investigated our offer?

INTERESTING BOOKLET FREE.

A. W. GAMAGE, Ltd., Holborn, London, E.C.

Whiteways CYDER

THE ONLY PERFECT DRINK.
Supplied to the King and the Royal Family and exclusively to the House of Lords
Healthful, Delicious, Invigorating.
Aids Digestion. Cures Gout and Rheumatism.
Illustrated Booklet Post Free.
H. WHITEWAY & Co., LTD., WRIMPLE, DEVON,
22,23, ALBERT EMBANK., AND ORDER OFFICE
6, DUNCANNON ST., CHARING CROSS.

GOLF CLUBS & BALLS

Superior to anything else on the market for flight and endurance.
The Latest and Best.
SAMPLE BALLS 2/- EACH. 22/- DOZ. A TRIAL IS PROOF.
Only Makers and Patentees—
SCIENTIFIC GOLF CO.,
SWINTON ROW, EDINBURGH.

PROMPT PRIVATE ADVANCES.

£100 and upwards to £10,000
ON NOTE OF HAND.

The Nobility, Gentry, Professional Men, and Tradesmen requiring an advance should apply personally or by letter to

FIELDINGS,
1a, Southampton Row, Holborn, London, W.C.

TRADE BILLS DISCOUNTED. NO FEES.

CAN YOU DO WITH A GUINEA?

If so, what is your Number?

See page 53.

JOHN BULL'S LETTER BAG.

[The Editor *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

OWING to the large demand, we have prepared another large batch of postcards, and the Publisher will be pleased to forward a supply to readers upon receipt of stamped envelopes for postage.

Mr. John Hawke, of the National Anti-Gambling League tells us that, doubtless inadvertently, we have been hitting him "below the belt." He denies that he ever took exception to, or even heard of, the Strand statuary till he read our recent par; whilst, as to the summons against certain papers in respect of Limericks, he says that it was applied for many months ago, but that in the then declared state of the law the magistrate did not see his way to grant process. We willingly insert this explanation. By the way, why didn't Mr. Hawke suppress all forms of betting before our goo-goos ran at Lingfield? As it is, perhaps he'll leave us a chance of getting a bit back at Goodwood. If things don't improve then, we'll join his league. Backing losers is a crime.

S. M. (Brixton).—We reserve the right to remove advertisements from our pages whenever any duly authenticated complaints reach us. Thanks for cutting *re* Rev. Mr. Staters, who seems a bit sore at not having been successful in a picture puzzle competition.

F. R. W. (E. Dulwich).—See first part of answer to S. M.

"A Reader" (Barcombe).—We have had a word with Mr. Justice Grantham about those slaughter-houses.

M. L. (Lower Clapton).—Sorry we do not quite share your view *re* our "Cocoa and Conscience" articles—which we have reason to believe are having a most beneficial effect.

C. W. (Hornsey).—We receive so many letters that we have great difficulty in answering them as promptly as we should like. It is also possible that you omitted to give your name in your previous letter as in the present one.

J. M. (Belfast).—You might look at our list published on March 21st. Guinness's alone has nearly 200 Irish clerical shareholders. We wish you a long life and a happy one, such as we are enjoying ourselves.

"Incredulous" (Retford) disagrees with some statements in an article which we published on the Territorial Army, and denies that a private of volunteers could ever become an officer. Our contributor did not mean to imply that military discipline always turned men into criminals. If he had done so, we should have used our blue pencil very savagely.

R. G. (Kildare) says there are no decent shops in Dublin, and that the city is horribly filthy, and only dear in the monetary sense.

"A Textile Worker" (Coventry) says it is sheer nonsense to assert that the textile trades can only be acquired by young children. He knows a successful firm which produces figured silk and fine cambric, but the workers have no actual practice until they are 16 or 17 years of age. He adds that working people only uphold the half-time system from mercenary motives, and that "those who are most anxious for their children to begin work, can often best afford to keep them at school."

"A Reader" (Brentford) sends us a copy of a paper containing the picture of a young man who was drowned. Over it are the words, "Preparing for the pageant." That is the kind of carelessness for which we do not award biscuits.

"Bandarillero" (Poplar).—You may keep your Aryan, but you do not seem to be aware that the Prince of Montenegro's daughter, who married Peter Karageorgevitch, died long ago. Instead of regretting that she should share the ostracism of the other Karageorgevitchs, you might express a wish that they might now enjoy the restfulness of her lot. Your opinions are on a level with your knowledge, but somehow we can't help liking you. You are a cheerful chap, though you do drink our health in soda water. Try a little aguardiente with it next time.

A. H. S. (Isleworth).—It is certainly hard, if waitresses at the Exhibition receive small wages and people give them no tips, because tips are not allowed at Lyons' other establishments. It would be rather unusual, however, for Lyons' to put up a notice, "Tips allowed," as you suggest. A better tip would be to pay more reasonable wages.

"Anti-Sweater" (Thornton Heath).—Of course, if the Exhibition were opened on Sundays, some arrangement would have to be made about hours and wages, so that the attendants should not be imposed upon.

"John Bullseye" (Barnes).—We thought everybody knew by this time that the title of Admiral, conferred upon a foreign monarch, is only a complimentary one. Did you expect the Czar to hold a peace conference between Charlie Beresford and Percy Scott?

H. M. (Coventry).—We suppose that if people bought snow-boots in June they would expect to get them a bit cheaper. Perhaps that is the intention of the advertisers.

"Regular Reader" (Thurso) sends us a cutting from a North-country paper informing us that a number of good people up there wrote to the Provost to say that "their feelings had been harrowed by the unseemly sight" of flags being hoisted on the Sabbath. The Provost replied that, if he had known such a thing was in contemplation, he would have called a special meeting of the council to stop it. We had no idea that such wickedness had ever been dreamed of, and we hope that it will not be allowed to form a precedent.

The hon. secretary of the Leeds branch of the National Anti-Vaccination League wants us to insert what he calls "an anti-militarist letter," but we are not bringing out a special supplement on that subject just yet. We wonder what the members of his League will think of his breaking out officially in this new direction.

H. G. B. (Leyton) answers one of our correspondents, who asked for a poem entitled "Love and Buttons." He writes, "I could tell him where to get it, but I recited it myself in my younger days, so enough said."

R. T. (Hornsey), "John Bullite" (Cardiff), "A Pal of York" (Kentish Town), and "Jimmy" (Lower Edmonton), are less selfish. They inform our friend that the masterpiece is to be found in "The Overton Reciter," published by Hutchinson.

R. K. (Holloway) wishes to know where to apply for the Wm. Whiteley Charity Bequest. We really do not know everything, and would suggest that R. K. should write to Messrs. Whiteley, who will probably be able to give him the necessary information.

H. W. P. (London) takes the trouble to send us reproductions of certain copper coins in his possession, and calls upon us to declare their value. There is not, apparently, a single modern penny among them, otherwise its value would be one John Bull. This is the beginning and end of our numismatic knowledge.

A NEW KIND OF BANK.

GREAT LONDON BANK WHICH PAYS FROM 7 PER CENT. INTEREST ON ALL ACCOUNTS, WHICH MAY BE OPENED WITH £1, AND PRESENTS TO ITS CUSTOMERS A FREE LIFE INSURANCE POLICY OF £100.

Banks, we know, are extremely uselful institutions. They have been in existence a long while, and in the case of savings banks they have certainly encouraged the habit of thrift amongst a large class of depositors.

And as it has been well said: "If you save money and accumulate a fund you are sensible. If you use money so that it will make provision for you in the days of your weakened energy, you are wise." And realising this, a well-known firm of Nottingham lace manufacturers only recently decided to open a savings bank account for every one of their employés' children, with the sum of a 1s., believing that both parents and children will be induced to save, if they are only given a start. But a leading London bank has now gone one better than this. For this bank, instead of the usual meagre, dreary 2½ per cent. interest, pays to it customers much higher returns—5 per cent., 6 per cent., even 7 per cent. And 7 per cent. is worth having.

It even pays high interest upon current accounts, and this is what very few banks do, most of them actually making a charge instead—calculating the interest upon average daily balances.

And, moreover, you can open an account with this bank, and obtain a cheque-book, with as small a sum as ONE SOVEREIGN. But this, of course, is not all.

Those who open accounts with this great London bank are given, in addition to the above advantages, a Free Life Insurance Policy for £100.

This policy, if you decide to obtain these advantages for yourself, will cost you not a single farthing.

GETTING RICH QUICKLY.

Feltham's Bank is essentially the bank for the man and woman of limited means who wish to get rich, and get rich quickly.

It has instituted a special department where its customers can obtain the latest, best and "inside" information upon all matters of investment, business, and income-increase.

It has established another department for enabling its customers—even its customers to the extent of £1—to obtain the use, for long or short periods, of sums of money on the most convenient terms.

BANKING BY POST.

No matter where you live, you can become a customer of Feltham's. Arrangements have been made by which you may bank with it through the post. You may live in the depths of the country, but through this arrangement obtain all the advantages of banking with one of London's leading and most highly respected banks.

To sum up, high interest from 7 per cent. upon all accounts, current or otherwise; a free life insurance policy of £100 guaranteed by the Empire Guarantee Corporation (Capital, £500,000); facilities for obtaining the use of money on convenient terms; the best inside information and advice on financial and business methods; banking by post; extended business hours (9 a.m. to 7. p.m.); all these are given to customers of Feltham's Bank, Limited. And you can become a customer, even if you only possses savings amounting to £1.

These facts have been gathered from that excellent book, "Profitable Banking Accounts," written by a bank manager, and fully describing the splendid profit-making advantages given by Feltham's Bank. If you are interested, and will write to the Manager, Feltham's Bank, Limited, 96, Victoria Street, London, S.W., or 2, Coleman Street, London, E.C., a copy of this most valuable illustrated book—valuable to all who want to make money and to save at a profit—will be sent to you, as a reader of John Bull, post free, and free also of any charge whatever.—Advt.

F. W. Y. (St. Pancras).—We agree that your case is a hard one and that such subjects could have been much more profitably discussed by the Pan-Anglican Congress than some of those which occupied its attention.

"WEST HILL" (Wandsworth) complains that he has been showing bills for the Franco-British Exhibition and cannot get the pass promised in return. What does he want us to do?

C. H. M. H. (Maidstone) wishes to know why the Dublin jewel case was hushed up and who really were the thieves. We beg to refer C. H. M. H. to our Right Hon. friend the Chief Secretary for Ireland.

R. M. R. (London) sent a copy of our recent issue containing appreciative references to the Duke of Norfolk to his Grace, who replied that he was "much touched" by them and wished that he could "accept the statements as more deserved."

H. C. McF. (Barnsbury).—We have already explained that the construction of our numbering machinery renders it inevitable that initial noughts should frequently appear. Perhaps you will invent a process for us to overcome this difficulty.

C. W. G. (London).—Rather late in the day to ask us to comment on a licensing application made on the 12th February, isn't it? Thanks, all the same, for calling our attention to it.

F. R. B. (Louth), B. S. (Manchester) and others.—The advertisement has been removed. We have returned by post the "lucky 4-leaved clover charm sets," with the "extra-lucky greenstone charms" and the "Royal Gold design chains."

P. H. (Leeds) sends us what he describes as "a newspaper puff of the Public Trustee." We shall be interested in seeing the full accounts of the first year's working of the department.

D. J. O. (Seaton Carew).—We have had much pleasure in awarding Mr. Balfour a biscuit.

A. B. R. (Regent's Park).—Why don't you join our staff?

"THREE NUTS" (Islington).—Shame on you!

R. G. M. (Auchterarder).—Your suggestions are receiving our earnest consideration.

W. E. C. (Camberwell) wants us to introduce a Bill to make the City Guilds disgorge some of their superfluous wealth. It is a big subject, and one which will soon have to be dealt with.

W. H. (Wimbledon).—Our editorial and advertising departments are quite distinct. The only condition we make is that we have the right to remove any advertisement as to which duly authenticated complaints reach us.

F. W. P. (Bournemouth).—An obvious printer's error and biscuits are precious.

C. P. C. (Shirley).—Have you never heard of "invisible exports," and do you really think that foreign nations made us a present of £20 millions last year?

J. A. (Lichfield).—You must remember that the *United Service Gazette* looks at everything through military glasses.

H. R. GIBBS (76, Richmond Road, Earl's Court) and T. L. MARTIN (19, Tichborne Street, Paddington, W.).—We refer you to the paragraph at the beginning of "Letter Bag" in our issue of June 13th last, commencing "Will the Practical Jokers," etc. We cannot, however, undertake to treat the matter as a joke.

H. A. N. Y. (Nuneaton), T. M. (Cardiff), J. W. H. (Bedford), G. C. P. (Newcastle-on-Tyne), J. R. D. (Dublin), M. G. (Hanley), H. H. (Camberwell), J. T. (Kensington), S. R. J. (West Ealing), H. F. and R. A. B. (Haggerston), C. C. S. (Ludgate Hill), G. C. S. (West Croydon), C. W. J. (Bristol), A. R. W. (North Shields), H. P. K. (Brondesbury), F. B. H. (Woking), W. H. B. (Westcliff-on-Sea), F. G. P. (Brixton), J. R. B. (Boxham), "A Constant Reader," J. S. A. (Biggleswade), M. McC. (Leeds), A. W. (Southville), L. J. (Birkenhead), A. E. A. (Wealdstone), P. C. (Northampton), H. H. (Islip Street), A. H. (East Dulwich), C. B. (Wolverhampton), J. H. H. (Poplar), J. W. (Wigan), P. McC. (Canning Town), H. S. T. (Rotherham), S. R. M., E. J. S. (Fenchurch Avenue), E. G. H. (East Dulwich), F. A. H. (Wakefield), S. J. A. (Hornsey Lane), J. R. (Farringdon Road), H. M. A. (Great Malvern), "A Cardiff Reader," G. M. C. (Bournemouth), R. E. G. (Middlesborough), W. T. P. (West Hartlepool), K. F. and R. (Conduit Street), E. G. B. (H.M.S. *Ramillies*), W. J. (Wem), W. G. P. (Aberdeen), J. S. (Caledonian Road), S. T. G. (Putney), "Nemo" (Halifax), Miss E. D. (Tottenham), F. T. (Hornsey), J. C. (Levenshulme), "A Reader" (Winchester), J. G. (Aston), J. T. S. (Wellingborough), A. R. (London, N.), H. C. H. (Putney), F. T. (Grimsby), A. B. C. (Chelmsford), E. W. (Paisley), G. L. (Broseley), H. H. L. (Hornsey Rise), "Bobs" (Cardiff), P. R., R. C. F. (Northampton), M. F. H. (Dublin), J. T. M. (Burton-on-Trent), W. A. S. (Worcester Park), A. E. M. (Gloucester), J. S. N. (Handforth), "Pericles" (Longsight), T. N. (Stratford), J. L. (Ramsey), R. W. (Hampton Wick), M. C. (Chester), G. W. B. (Lambeth), F. W. I. (Lee Road), A. J. B. (Leicester), A. M. (Blackpool), F. S. (Chulmleigh), L. R. (Snodland), E. B. (Leytonstone), C. H. R. B. (Birmingham), W. G. C. (Birkenhead), W. E. R. (Longsight), J. B. (Edinburgh), F. S. W. (Walworth Road), S. A. W. (Clapton), W. S. R. (Muswell Hill), C. H. S. (Gourock), and C. E. (Old Broad Street). Many thanks for compliments, biscuits and Premium Tea Co. circulars.

(We regret we are obliged to hold over a large number of replies.)

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RACING NOTES.

By W. Lottings.

Alfriston's Ill-fate.

Last week's was very tame and very unimportant racing, as is the case again this period prior to Sandown's and Eclipse gathering. The really noticeable and extraordinary occurrence of recent days was the ill-fate attaching to Batho's horses at Lingfield, where three or four races were expected to be won by the Alfriston stable. That invariable "something" which is part and parcel of racing happened every time as a bar to victory, for there can be no gainsaying that John Bull should have won his race, while the Hopper filly pecked and nearly fell, and the Campag gelding was left at the post and then ran all over the course. In the case of John Bull the anxiety to ensure his success led to the substitution of Earl claiming the 5lb. allowance for J. Hare, who understands the horse, so well. It was this very precautionary measure that brought about the colt's defeat by Rossano, as he is a big powerful, somewhat wayward animal, who needs handling, and probably will never be properly extended by any light weight.

Irresponsible Rumour.

Had Sunflower II. and Tweedledum met, as was intended, in the Lingfield Great Foal Plate last Saturday, the irony of present-day matters and the fact that the turf levels all would have been peculiarly accentuated. Out of sentiment alone many did back Tweedledum who is a nice little horse!

The wonder really was that he did not score, seeing how fortunate at times and simply irrepressible his owner is. To be positioned as Sievier is, and yet have his colours carried in important races is surely a bit of a racing record. Whatever happens I am able to say that the Jabberwock will try and pick up the £5,000 Produce Stakes at Sandown on Saturday. There has been much irresponsible gossip and unfounded rumour regarding Sunflower's absence, which was due wholly to the unfortunate and unavoidable fact that the colt pulled up slightly lame or shin sore after his canter on the course during the morning. It was fully intended that he SHOULD run, and he WOULD have done so but for this. It is mere twaddle to talk about his owner being "afraid to oppose Sievier." There is no need to make personal comparison, but there can be no gainsaying the fact of Mr. J. B. Joel's generous and absolutely irreproachable method of conducting his racing pursuits. We all realise that we must not believe *everything* that appears in the press; how much more so then is it preposterous to condemn anyone upon mere prejudiced statements or one's imagination in consequence.

Prophetic.

To-day (Thursday) at Newmarket ST. OLLALIA has an undoubted chance in the Summer Handicap, while this season's disappointments may at last be atoned for by HILL CLIMBER, under a stronger jockey in Sandown's Victoria Welter, and by DUTCH in Saturday's Selling Handicap. *Re* the Eclipse Stakes it is dangerous as ever to attempt to diagnose this season's three-year-old form but there is no apparent reason why the latest Newbury running should be upset—which is tantamount to anticipating WHITE EAGLE'S success.

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